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ONTARIO GOVERNMENT
DEPARTMENT OF LABOUR

Mother's Allowances
AN INVESTIGATION



HON. W. R. ROLLO, Minister
W. A. RIDDELL, Ph.D., Deputy Minister
1920

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PREFACE

The statistics and other material in this report were collected and compiled in 1919 under instructions from Sir William Hearst, at that date Prime Minister of Ontario. An interim report to Sir William was presented in April last and instructions then given for the investigation to proceed according to plan.

These instructions were confirmed in November by Hon. W. R. Rollo, on his appointment as Minister of Labour.

The report has been compiled and written under my direction in the Department of Labour, by Miss Margaret K. Strong, M.A., in the capacity of Special Investigator.

I wish to take this opportunity to thank the various governments, government departments and other agencies who have so generously contributed information relative to the subject under study.

W. A. RIDDELL,
Deputy Minister of Labour.

TORONTO, January 20, 1920.

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Mothers' Allowances

I.

THE PROCESS OF THE INVESTIGATION.

1. Enumeration, primarily of widows, and later of other classes of mothers recommended in the Public Hearings.

2. Public Hearings in Toronto, Hamilton, Ottawa and London.

3. Sources of information, other than witnesses at the Public Hearings:

(a) Governments of Provinces, States, etc., where Mothers' Aid legislation is in operation, including especially the United States Department of Labour and the Governments of Manitoba, Saskatchewan and Alberta.

(b) Government departments, including:

In Canada,

1. The Canada Registration Board.
2. The Board of Pension Commissioners.
3. The Department of Justice.
4. The Department of Soldiers' Civil Re-Establishment.

In Ontario,

1. The Department of the Provincial Secretary which administers the Hospitals, Charities and Prisons of the province.
2. The Department of Labour: Employment Bureaus.

3. The Department of Education.
 4. The Provincial Board of Health.
 5. Children's Aid Societies.
- (c) Municipal organizations, including in Toronto:
1. The Department of Public Health.
 2. The Social Service Commission,
 3. The Board of Education.
 4. Toronto General Hospital (Department of Social Service).
- (d) Rural organizations—including county, township, town, and village clerks, local Children's Aid Societies, public health nurses, clergymen, physicians, teachers, etc.
- (e) Charitable organizations, including in Toronto:
- The Alexandra Industrial School, Boys' Home, Catholic Charities, Children's Aid Society, Church of England Deaconess and Missionary Training Home, The Creche, Danforth Day Nursery, Queen St. E. Day Nursery, East End Day Nursery, West End Creche, Down Town Church Workers' Association, Earlscourt Children's Home, Federation of Jewish Philanthropies, Fred Victor Mission and Settlement, Girls' Home, Haven and Prison Gate Mission, Heather Club, House of Industry, Humewood House, Infants' Home and Infirmary, Jewish Orphans' Home, Memorial Institute, Methodist Deaconess Home, Neighbourhood Workers' Association, Personal Service Club, Presbyterian Deaconess Training School, Preventorium (I.O.D.E.), Protestant Orphans' Home, Salvation Army: Children's Home, Women's Labour Bureau and Rescue Home; Samaritan Club, Toronto City Mission, University Settlement, Victor Home for Young Women, Victoria Industrial School, Welcome Mission, Working Boys' Home, Yorkville Home.

4. Consultation with the "Mothers' Allowances Committee."
5. Home visiting (urban and rural).
6. Estimate of the cost of legislation with modifications according to the extent of the application of the Act.
7. Report on legislation of other Provinces, States, etc.
8. Recommendations for legislation in Ontario.
9. Argumentation.

The process of the investigation as above indicates the general method followed in securing information relative to possible Mothers' Allowances legislation in Ontario. The first undertaking was to get into communication with as many countries, states and provinces as possible where such legislation was already in force in order to secure facts from their experience. These enquiries brought immediate information, February, 1919, from thirty-two States of America, from Manitoba, Alberta and Saskatchewan. Later efforts have added to this list, seven more States of America, Alaska, Hawaii, Denmark and New Zealand.

From the first it was realized that interest in Mothers' Allowances and justification therefore centre primarily in the need of the widow and her fatherless children, and an enumeration and investigation of widowhood in Ontario was undertaken. The material for this was available in the records of the Canada Registration Board, and from them statistics were compiled showing the actual number of widows with children under 16 years of age in Ontario, June 22nd, 1918.

These statistics give also the number of children in each family and their nationality. From the regis-

tion records were secured the names of five hundred widows with children. These names were chosen from various districts, approximately one-fourth from Toronto; one-fourth from cities of populations from ten thousand to fifty thousand; one fourth from towns of less than ten thousand population and villages, and one-fourth from distinctly rural communities. Of these families, four hundred were actually visited by special investigators, and information secured as to the circumstances of the home. The aim of these detail investigations was to discover in how many instances the welfare of the children was jeopardized by poverty, and in what percentage of cases the Government would be justified in providing funds to contribute towards the support of these children in order that they might be assured of adequate sustenance and home care.

In the meantime it was realized that a large number of Ontario widows with children have lost their husbands in the recent war and are already provided for by the pension schemes of the Federal Government. In order that there might be no duplication of effort, and that any estimate of cost should not include these cases, the Board of Pension Commissioners was approached and information secured as to the number of pensioners on the Federal lists in Ontario. This information includes the number of widows and the number of children.

Meanwhile, as for some time past, various organizations and individuals were expressing their attitude toward a Mothers' Allowances scheme by means of correspondence, resolutions, through the press, etc., and these expressions of public opinion have been welcomed and recorded. In order that as widespread an opportunity for such expression as possible should be given

to the people, Public Hearings were advertised and conducted in four cities, namely, Toronto, Hamilton, Ottawa and London. Verbatim reports of these hearings were secured by competent reporters.

By means of the above investigations a large collection of statistics, reports, resolutions, correspondence, etc., was made, material which this report undertakes to analyze and interpret in relation to a proposed scheme for Mothers' Allowances in Ontario. The investigation aims to make these interpretations impartially, leaving personal recommendations to follow later in the report.

II.

THE DEMAND.

Resolutions and Petitions:

A typical resolution on the subject in hand is that passed at the annual meeting of the Social Service Council of Ontario, January, 1919. It reads:

"In view of the consensus of opinion among experts on child welfare regarding the importance of the home for the proper nurture and training of future citizens of the State, the Social Service Council of Ontario endorses most heartily the principle of allowances paid from public funds to widowed mothers with families of young children. This Council is rejoiced to know that the matter is receiving the attention, at present, of the Provincial Government, and would assure the Government of their hearty support to measures calculated to secure this important result."

We have records of similar resolutions, as passed by a large number of societies and organizations including, with others:

1. The Trades and Labour Congress.
2. Trades and Labour Councils in various parts of the Province.
3. The City Council of Galt.
4. The City Council of Guelph.
5. The City Council of Port Arthur.
6. The City Council of Hamilton.
7. The City Council of Kitchener.
8. The Canadian Club of Hamilton.
9. The Women's Canadian Club of Toronto.
10. The Social Service Congress—January, 1919.
11. The Social Service Council of Canada.
12. The Social Service Council of Ontario.
13. The Social Service Council of Woodstock.

14. The National Council of Women.
15. Local Councils of Women in various towns and cities.
16. The National Executive of the I. O. D. E.
17. The United Women Voters.
18. The Executive Council of the Victorian Order of Nurses.
19. The Local Committee of the Ontario Education Assn., Toronto.
20. The Women's Institutes of Ontario.
21. The Dominion Council of the Y. W. C. A.
22. The Ontario W. C. T. U.
23. The W. C. T. U. of Wentworth and Halton Counties.
24. The Rotary Club of Hamilton.
25. The Kiwanis Club of Toronto.
26. The Toronto Synod of the Church of England.
27. Associated Charities of the Roman Catholic Church.
28. The Toronto Presbytery.
29. The General Conference of the Methodist Church.
30. The Baptist Convention of Ontario and Quebec.
31. Charities of the Jewish Church.
32. The Board of Directors of Hamilton Y. M. C. A.
33. The Lincoln County Board of Agriculture.
34. The Salvation Army.

An early resolution of the National Council of Women at their annual conference in 1916, is of special interest as it shows a significant point of view.

It reads:

Resolved, "That since a number of children under fourteen years of age are employed in wage-earning occupations, to which the present Factory and Shop Acts do not apply, the National Council of Women recommend that the Provincial Governments establish departments in connection with either the Board of Education or with the Juvenile Courts, which shall have authority to investigate all particular cases in order to ascertain whether such employment of such a child or children under fourteen years of age is essential for the support of the family, and where such is proved

to be the case, to issue Mothers' Pensions to such families on similar lines to those already in operation in Australia, New Zealand, and Missouri, Illinois and other States."

An analysis of these resolutions shows uniformity of judgment on two important issues: the first, that the citizenship of our province is endangered if its children are not assured of adequate home care; the second, that it is the duty of the Government to provide funds for the support of homes where the father of the family has been removed by misfortune, and, as a consequence, poverty threatens to break up the home, or make its influence negligible.

In order to influence the Government to act, a number of organizations forwarded copies of their resolutions directly to the Ontario Government during the last Ministry, and some of these have come forward again since the change of Government in October. The Committee on Mothers' Allowances in Toronto, which presented its first report a year ago, and also by deputation petitioned for suitable legislation, has waited too on the present Government (January 7, 1920) and urged the necessity for action.

The Committee on Mothers' Allowances:

The idea of the Government granting allowances to widowed mothers is not a new one and has been advanced repeatedly for some years by various organizations. Interest in the plan, however, has been greatly intensified of late and propaganda for the movement has radiated largely from a Toronto Committee, called a Committee on Mothers' Allowances, under the chairmanship of Rev. Peter Bryce. The members of the committee are:

- Rev. Peter Bryce Convener.
 Mr. J. M. Wyatt Secretary, Juvenile Court.
 Mr. Gilbert Agar Social Service Council of Ontario.
 Mr. F. Bancroft Trades and Labour Council.
 Miss J. Barclay Social Service Commission.
 Rev. P. J. Bench Supt., Catholic Charities.
 Commissioner Boyd Juvenile Court.
 Mr. H. L. Britain Bureau of Municipal Research.
 Mrs. J. H. Carrick Local Council of Women.
 Miss E. H. Dyke Supt., Public Health Nurses.
 Miss M. Foster Memorial Institute.
 Mr. J. T. Gunn Trades and Labour Council.
 Mrs. L. A. Hamilton National Council of Women.
 Dr. Chas. J. Hastings Dept. of Public Health.
 Mrs. A. M. Huestis Local Council of Women.
 Rev. Rabbi Jacobs Jewish Synagogue.
 Mr. J. J. Kelso Supt. of Dependent and Neglected
 Children.
 Dr. Helen McMurchy Inspector of the Feeble-Minded.
 Inspector David McKinney. Dept. of Morality, Police Court.
 Mr. Robt. E. Mills Dept. of Public Health.
 Mr. F. Morgan Machinists' Union.
 Dr. Margaret Patterson Women's Institutes.
 Brother Rogation Head of Separate Schools.
 Mrs. Sidney Small Social Science Club.
 Mr. F. N. Stapleford Neighbourhood Workers' Assn.
 Mrs. N. Brock Wilkins.....Personal Service Club.

The report of this committee has been printed and widely distributed. It claims that as "every child is entitled to home life and care of a suitable character," and as "very frequently it is the lack of funds that deprives children of the normal home life and upbringing," therefore, it is "the positive duty of the State to encourage and make possible the natural and proper care of needy children in their homes by financial assistance." The petition of this committee to the Government, as stated in its report, is as follows: "That

the Province of Ontario pass legislation forthwith providing administrative organization and funds as herein-after described (vide report) to prevent needy children being deprived of satisfactory home care."

Public Hearings:

As already mentioned, Public Hearings were advertised and held, in Toronto, February 19th; Hamilton, February 20th; London, February 22nd; and Ottawa, February 25, 1919. In every instance it was necessary to maintain an all day session in order to give all who wished an opportunity to give evidence. The detail of this evidence is available in verbatim records, and will be referred to throughout the report. The significant point, at this stage, however, is this, that of the ninety-three speakers in an open enquiry not one questioned the general principle of Government allowances to dependent mothers, and each and all took a positive stand for immediate legislation in this direction. The demand was positive and consistent. It was distinctly evident to those present throughout that this idea of the State employing the mother of its future citizens to rear her children according to approved standards, and subsidizing the home for this purpose where need exists, has taken hold of a very large element in the community and is being given expression in no uncertain voice.

The Press:

Nor have we found any inconsistency in the attitude of the press. During our enquiry, as in some measure previously, Mothers' Allowances have been given considerable publicity. Editorials have appeared in various papers and all have favoured Government action under

certain conditions to provide support for needy children through the payment of the mother. An example is the editorial of the *Hamilton Herald* under date of February 22nd, 1919, which reads:

PENSIONS FOR MOTHERS.

"The inquiry held here yesterday by Dr. W. A. Riddell, on behalf of the Ontario Government, on the advisability of establishing a government pension scheme for mothers is another indication of the rapid strides that are being made these days in public sentiment on projects to make this land a better place to live in. A short time ago such legislation would have been regarded as radical and visionary. Yesterday the proposal was regarded as being, if anything, overdue and quite practicable. The remarkable feature of the testimony was the unanimity with which the proposal was endorsed. Representatives of all classes were called, and without exception, all favored the project. The only differences expressed were as to the best method of applying and carrying out the scheme; the advisability was taken for granted. Dr. Riddell's caution that it would be necessary to make provision, so that in the event of the institution of such a fund, Ontario would not become the dumping ground of the widows and orphans of other provinces, drew attention to a weakness in the project: it should embrace the whole Dominion.

Stress was properly placed on the necessity of divorcing the proposed assistance to mothers from any taint of charity. Perhaps the experience gained from the administration of pensions to soldiers' dependents by the Patriotic Fund will be a guide. There is no

suggestion of charity in the former, but, much as those in charge of the Patriotic Fund fought against it, there were cases when, unfortunately, suspicion of the fund on that ground was aroused, and not unnaturally resented. There was remarkable frankness in objections taken to the classes of persons suggested as administrators of the fund, and the objections came from unexpected sources. Judges, members of the City Council, people prominent socially, politicians and even churches were objected to as not being suitable.

However, the selection of the committee is only amongst the many details that will have to be worked out. The important thing is that the main proposal received such hearty and general endorsement."

During the past few months again persistent references to the need of Mothers' Allowances have appeared. An example is the following editorial from the *Toronto Daily Star*, January 15, 1920:

CUTTING POVERTY ROOTS.

" Standing on the street in the downtown section of Toronto may be seen a man holding out for sale a pitiful little tray of lead pencils and shoe laces, by means of which he makes a precarious livelihood. Years ago he met with an industrial accident, and was so seriously injured that he was deprived of the power to earn his living in a normal way. Having thus used up his powers of useful service he was cast aside. He was one of the many casualties of the industrial order.

" That was the old way of handling this problem of the injured in industry. It is true that in such cases the courts were open, but the legal difficulties and delays were such that each year many families were plunged

into temporary or permanent poverty through the disablement or death of the breadwinner. The individual and family had to carry most of the economic loss.

"We do things better now. The Workmen's Compensation Act of Ontario (one of the best Acts of its kind in existence), which went into effect in 1915, has proven a most useful piece of legislation. The scope of its operation may be seen from figures, just now made available, that there were in the year 1919 in Ontario 44,260 industrial accidents. There were 429 killed of the industrial army. Under the board which administers the Act some \$4,000,000 were awarded in claims. The whole procedure is different. In place of the costly and slow legal process the Compensation Act takes the whole matter out of the courts and places it in the hands of the board, whose decisions are final. Compensation is made available at once. Medical aid and, where necessary, burial expenses are also provided. The system is infinitely better for the workmen, some 500,000 of whom are protected, and it is just as satisfactory to the employer, who is now relieved of the expense and worry of litigation, and has a regular assessment to meet, which can be added to the cost of production.

"Contrast, however, the condition of the widow whose husband is killed in industry and who under this Act is entitled to 55 per cent. (within a stated limit) of the former earnings of her husband, for life, and the position of the widow whose husband has died, let us say, of tuberculosis. In both cases there is the personal loss, but the one family has security of social status, while the other falls into the abyss of poverty.

"The contrast is equally great between the condition when a workman is injured and when a workman is ill. In the former case there is a regular income as

long as the disability lasts; in the latter case, the immediate cessation of all income.

"The Workmen's Compensation Act has been a clear cut success. There is no reason to suppose that the extension of the same principle would be any less so. The immediate step is obviously a Mothers' Allowances Act, but when that is secured a great universal system of insurance against sickness will be seen to be the next stage of social advancement. Thus one by one the roots of poverty will be cut."

III.

THE NEED.

General Social Statistics:

If we interpret the trend of modern thought aright, the day is past when thinking men and women could take poverty for granted, grade it with the inevitable ills of humanity, and complacently go on their way, doling out charity as a plea was made more or less effectively, and dismissing the occurrence as of no further concern. Statesmen, political economists, social workers, business men and women and others are looking for the causes of poverty and believe that they may be to a large extent eradicated. Some attempts are being made to secure statistics relative to this subject, and the New York Association for Improving the Condition of the Poor has recorded the various causes of poverty as found in the relief cases, which have come to them for attention, as, sickness or death of wage-earner; wife desertion; imprisonment; alcoholism; old age and unemployment. Of these causes, the first, that is, sickness or death of the wage-earner, operated, according to the above Association in 90 per cent. of the cases of poverty. Statistics along the same lines, if available, in our own province would be most valuable in estimating the need of such Government action as we have before us.

We do have statistics at hand, furnished by the Social Service Commission of Toronto, showing the number of children in this city who entered institutions for various causes in 1918 and the relative frequency of the occurrence of those circumstances which necessi-

tated the removal of these children from their homes. These statistics for 1918 cover 1,741 children, and the causes are given in the order of their frequency.

1. Illness in the home—		
of mother	255	
of father	16	
of both parents	4	
of child	2	
of guardian	9	
Mother in Sanitarium	19	
Father in Sanitarium	7	
		312
2. Illegitimacy (mother unable to support child).....		268
3. Desertion—		
by mother	102	
by father	115	
by both parents	26	
		243
4. Death of mother		238
5. Widowhood		210
6. Delinquency—		
of mother	73	
of father	29	
of both parents	4	
of child	9	
of guardian	7	
Mother contributed to neglect	16	
Immorality of mother	14	
Immorality of father	4	
		156
7. Insanity—		
Mother	6	
Father	52	
		58
8. Emergency care		30
9. Mother feeble-minded (illegitimate child)		27
10. Returned from foster homes		22
11. Parents separated		20

12. Death of both parents	20
13. Other causes to the number of	137
Total.....	1,741

Our intention is to interpret these statistics without bias, keeping definitely before us the fact that any mothers' allowances scheme has in mind primarily the welfare of the child; that it will operate only when the child is in need, and only when the conditions are such that financial support is the main requisite to save the child's home through the agency of the mother.

If we can take for granted that the usual wage-earner for the home is the father, and note that the sickness or death of the wage-earner is, according to the New York Association as quoted, the cause of 90 per cent. of relief cases, we have some general statistical support at least for the mothers' allowances idea. The suggestion comes to the fore, however, that the death of the wage-earner is by no means the *whole* cause of poverty.

The statistics of the Social Service Commission of Toronto, as regards the population of our institutions have something of the same significance. A mothers' allowances scheme purposed to keep the child out of the institution, and assure for him a proper home under the care of his own mother. But no Mothers' Allowances Act will do away entirely with the need of institutions. If payment is limited to widows the majority of the children will remain where they are, unless other agencies are brought into play.

We will refer to these statistics again when we are discussing the possible extent of application of legislation, for example, the deserted mother.

The case for Mothers' Allowances can make no claim for the scheme as a universal solvent of the problem of

poverty on the whole, or of the care of the institutional child. It can point to the fact, however, as shown above, that in the institutions of Toronto in 1918, there were 210 children in the care of the province because their fathers had died, and that there were 23 more because of the illness of the father, either at home or in a sanitarium; that 115 children were in institutions because their mothers were deserted; and 52 because their fathers were insane. That there are a large number of at present institutional children immediately interested in State aid for mothers while they are now receiving this same aid through institutions is distinctly evident from the report of the Social Service Commission of Toronto.

The Evidence at Public Hearings:

Our report has noted already that the evidence of the speakers at the four Public Hearings in Toronto, Hamilton, London and Ottawa was uniform and positive in its statement of the need for a Mothers' Allowances Act in Ontario. The presentation of the need for such Government aid varied with the special knowledge and experience of the witnesses. As many stories as there were speakers were told of want and misery in the homes of women left alone to provide for their children. Besides the ordinary claims of humanity, the arguments for Government aid in such families were various. Doctors, public health nurses, etc., spoke again and again of the public responsibility for an alarming infant mortality.

Infant Mortality:

In this connection Mr. R. E. Mills, representing Dr. Hastings, Medical Health Officer of Toronto, said: "One

of the most essential things if the babies are to survive, is that they should have mother's care; that they should be nursed through the period of infancy. Now, hundreds, probably thousands of children are weaned because the mother has to go to work to earn a living." Dr. Mullin, of Hamilton, emphasized the same point, citing examples of mothers, patrons of the Babies' Dispensary, who in spite of every effort could not nurse their babies more than once a day, because they had to work. These babies have a claim for "a decent show in life."

Not only doctors and nurses, but Children's Aid and other social workers mentioned this same situation, and in London it was advanced as an argument for including *all* dependent mothers, whether widowed, or deserted or unmarried, as only if the mother can nurse her own child, has the child a fair chance to survive.

They have had Mothers' Pensions in New Zealand for some years, and this is considered a significant fact in relation to their infant mortality rate, which is 51 in 1,000, the lowest rate on record in the world. The rate in Ontario in 1918 was 99.

Health:

Speaking generally as to the health of the family where the mother is both the home-maker and wage-earner, Miss Dyke, Superintendent of Public Health Nurses, Toronto, said: "In every instance, I think we may say, the health of the family and the education of the family suffer." Rev. Peter Bryce on this point said: "I have known again and again and again the health of the mother to break down under the strain."

The menace in the home of fathers incapacitated by tuberculosis and the influence which a mothers' pension might have in removing the menace were referred to in Toronto, Hamilton, London and Ottawa. In Ottawa Mr. J. A. Machado, of the Anti-Tuberculosis Association, said: "The father should be permanently removed or removed for a sufficiently long time to avoid danger to the children. I think there should be some provision made for the family."

Dr. Holbrook, of the Mountain Sanitarium, Hamilton, on the same subject said: "The children in some way become infected, and their ability to throw off infection is greatly reduced by insufficient food and other improper supervision in the home."

Mrs. Tovell, of the Samaritan Club, Toronto, said: "This pension should be extended where a disease like tuberculosis keeps the breadwinner in an institution for a period of months or even years."

In London also the danger of public health was emphasized and especially in relation to tuberculosis.

Home Life:

The Home versus the Institution: In this form the need for mothers' pensions appeared again and again in the Public Hearings. Sorrow and disappointment in the breaking up of families, the insufficiency of institutional life, the stigma later attached to the institutional child, the over-crowding of our institutions, and the increasing cost of their upkeep, all these were advanced as arguments by many speakers. The family remains the unit of society, and nothing compensates the child for the lack of the mother's care. Mothers' allowances keep children at home. Speaking on this point Father

Bench at the Toronto hearing said: "My experience with institutional work is that it is one of the biggest mistakes that can possibly be to place any child in any institution, if it is possible to keep it out. I would go as far as to say that the best institution under the best management, is not equal to the poorest home, provided that home be morally correct. If the surroundings of the home are good, if the environment is good, no matter about the poverty, I say that home is better than the best managed institution I know of. So that we are all agreed I think, those who are connected with institutional work that it is a sin, a crime, a hardship, an injustice to institutionalize any child, unless as a last remedy, where all things else fail. Under present conditions we are obliged to put children into institutions who really should not be there. If any such scheme as a mothers' pension were in force, provision would be made for giving proper home training, and there is no question that these children would be much better citizens of the country."

Delinquency:

And with homes intact, and mothers at home to take care of their children, there would be less of juvenile waywardness and crime. Children who carry the key while their mothers work all day are not long in getting beyond their mother's control. Limiting our enquiries strictly to widows in exactly these circumstances, we hear from Commissioner Boyd, of the Juvenile Court, Toronto, that on date February 19th, 1919, of the 231 cases under the supervision of the Probation Department, there were eighteen cases in which the mother by reason of the death of the father, was compelled to work

to keep the home together. This is eight per cent. The report of the Probation Officer reads: "Of these eighteen there were at least fourteen who would be capable of administering State aid to the best advantage of themselves and their children without supervision."

The number could be largely increased if other circumstances than widowhood, which have cut off the influence of the mother were included.

On the same subject, Rev. Peter Bryce said: "I believe a large proportion of the money we spend in this way (Mothers' Allowances) will ultimately be saved in a better type of citizen, in a higher productive capacity on the part of our citizens, and in saving our boys from penitentiaries, and our girls from houses of ill fame."

Mr. Axford, of the Children's Aid Society, Brantford, speaking in Hamilton, presented the need in the same light: "We find that when a woman has to go out to work, and leaves her children behind to go to school, these children have no place to go after school hours, and they very often come under the Children's Aid or the Children's Court."

Education:

The educational handicaps of fatherless children were presented by a number of speakers. That their attendance is irregular, if the mother goes to work and that they often secure special permits to stop school earlier than fourteen years in the case of economic necessity are facts of which a number were able to speak. Mrs. Harry Carpenter, President of the Women's Canadian Club, Hamilton, citing one case, said: "She has to go out to work, and is forced to keep her boy of eleven years away from school to mind the younger children."

Mr. Axford, of Brantford, described another instance: "A thirteen year old boy was taken from school and placed at work in a factory." Mrs. A. M. Huestis, representing the Women's Council, Toronto, said (while describing an experiment in Mothers' Pensions as undertaken by the Council): "One of the things which made us attempt this scheme was the number of exemptions in our public schools. I found when investigating at that time two children of nine years of age who had to be kept out of school to augment the family income. If you have to keep a child of 9, 10, 11, 12 or 13 years away from school, I feel you are doing the child a very great injustice, and the State might very well step in and take over the entire income, if necessary, rather than to deprive a child of school."

A report received under date January 13, 1920, from Mr. R. H. Cowley, Chief Inspector, the Board of Education, Toronto, shows that in 1919, sixty-two children in Toronto under fourteen years of age were granted exemptions from school attendance by him, because their mothers were wage-earners requiring the help of the children. In thirty-seven of these cases the mother is a widow, in ten cases the family has been deserted, in one case the father is insane, and in eight cases he is otherwise incapacitated.

In a letter of similar date from Major J. C. Cowles, Provincial School Attendance Officer, he regrets that there is no data available from which to estimate the number of school exemptions granted in the rural districts to children whose mothers are the wage-earners of the families. In commenting on the situation he says: "I am of the opinion that the State should see that every child has the advantage of at least an elementary education, and where it can be shown that the

earnings of a child are necessary for the support of the household, or where the services of the child are necessary in order to allow the parent to support the household, the State should assist financially in order to release the child. The child of the poor and afflicted carries a handicap without the needless additional handicap of ignorance."

Homes Visited, Urban and Rural:

In order that our report should be based on first-hand knowledge of conditions, we undertook to visit the homes of 400 widows, and recorded the circumstances as found. The names and addresses were chosen indiscriminately from the Canada Registration cards. Our investigators found the residence of the mother; the number and ages of the children; their nationality; the number of children at home; at school; and working; whether the family occupied the whole house or part; kept lodgers or boarders; whether the mother worked or stayed at home with the children; if she worked, for whom, and at what wage; what other income the family received, whether from older children or otherwise; what other assets were available, whether in property or insurance, etc.; how long the family had lived in Canada and in Ontario; and in addition made some estimate of the general circumstances of the home, and of the ability of the mother as a home-maker. Detailed analysis of their findings on all these points might be given. We will limit our statement here, however, to a presentation of the actual need, as they saw it. Calls were made at homes only where the mother was a widow, and where she had children under sixteen years. Each case was considered in the light of a possible pension scheme. From the list all homes were eliminated, which

were evidently sufficiently provided for; all families with property, including their homes, worth \$2,000, or more, or with cash assets of any considerable amount; all mothers who were evidently not suitable guardians for their children. If the family was managing to make its way with the assistance of relatives it also was excluded; in fact, only the cases were retained where a mother and children were found without husband or father and in need. Of such families in the four hundred visited there were eighty. With this proportion as a basis, viz., one-fifth, or 20 per cent. we estimate that in the 16,048 widows in Ontario (information secured from the Canada Registration Board) there are 3,210 families in need of financial assistance.

Other Provinces and States:

U.S.A.

The experience of other Provinces and States should be a valuable criterion in determining the need of Mothers' Allowances in Ontario. With this in mind we have made a study of statistics as received and find profiting by this fund in:

	Families.	Children.
California	300	8,000
Delaware	58	180
Idaho	259	652
Maine	218	629
Massachusetts	3,366	11,000
Montana	358	980
Nevada	167	333
New Hampshire	76	284
New Jersey	1,669	4,346
New York	7,411	21,339
Oklahoma	648	1,949
Oregon	259	658
Pennsylvania	1,816	6,408
Wisconsin	2,051	6,098

Information is also at hand from Arizona, Arkansas, Colorado, Connecticut, Florida, Illinois, Indiana, Iowa, Kansas, Maryland, Michigan, Minnesota, Missouri, Nebraska, N. Dakota, Ohio, S. Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, W. Virginia, Wyoming; also Alaska and Hawaii. Statistics cannot be given for these States however for various reasons; in some instances the law has been defective or declared unconstitutional; in others very little attempt has been made to administer it; in a number there is no centralized control and therefore no statistical reports are available.

Canada :—
Manitoba.

Turning to Canada we find that in Manitoba, where the Act has been in operation since June, 1916, the latest report is as follows:

For twelve months ending June 30th, 1918:

Applications to June 30th, 1917	167
New applications received	78
<hr/>	
Applications to June 30th, 1918	245
<hr/>	
Applications refused	18
Applications withdrawn	2
Applications granted	58
<hr/>	
	78
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Carried over from June 30th, 1918	129
Applications re-applied for and granted	4
New applications granted	58
<hr/>	
Families under allowance during the year	191
Families cancelled	16
<hr/>	
Families under allowance June 30th, 1918	175

Cause of Refusal in 18 cases:

Income sufficient	7
Had only one child	4
Ineligible	6
Refused co-operation	1
	—
	18

Cause of Cancellation:

Income increased, now self-supporting	4
Remarried	3
Unsatisfactory (behaviour)	2
Removed	2
Left the Province	2
Refused to co-operate	2
Afterwards found ineligible	1
	—
	16

From Saskatchewan a recent report from the administration reads: "This Act by proclamation of the Lieutenant-Governor, was put into force February 18, 1919. The provisions of the Act were not widely advertised at the time, but applications have been gradually coming in since until on the first of December we had on our payroll 148 widows representing 552 children. The amount on the payroll at that date was \$3,530. For the last six months we have had an average increase per month of 13 widows, amounting to \$317.50 increase per month. This fiscal year we approximate paying out \$36,000 under this Act. This Government does not propose for the present at least to provide full support of a widow, and has limited the amount to be allotted, which makes an average of about \$25 per month for each widow drawing a pension."

Alberta.

From Alberta, a recent report from the administration reads: "The Mothers' Allowances Act of this province has now been in force some seven months, and we in December, 1919, had on our list 244 families representing some 750 children. The average allowance paid was almost \$39. The Act in this province simply makes provision for mothers who are widows or whose husbands are confined to institutions for the care of the insane. Out of the 244 who received cheques in the month of December, 91 of them lost their husbands during the flu epidemic of 1918 and 1919. It should further be stated that applications are still coming to us, and it is evident that we have not yet reached the maximum of our obligations under this Act."

IV.

EXTENT OF APPLICATION.

In the event of the Ontario Government passing an Act to contribute towards the support, where necessary, of children in the care of their mothers, decision must be made as to what shall be the conjugal status of applicants for assistance. That the applicant shall be in all cases the *mother* of dependent children is for the most part taken for granted, though in a few instances a plea was made by speakers at the Public Hearings for widowed fathers, who need financial assistance to keep the home together, and for persons in other relationships to the children in question. As the centre of interest is the welfare of the child, there might be occasions when a grandmother, an aunt, or other relative taking the place of a mother might be a suitable applicant for State aid. As this situation, however, appears to be comparatively infrequent, we have not given it our special attention.

Widows:

It is the situation first of the widow that has been most specifically presented. Every country which has acted at all in this matter, has made the widow its first consideration. The deputation, under the leadership of the Mothers' Allowance Committee, which waited on the Government on January 7th last, was evidently so far impressed by the fact that the claim of the widow comes first, as to make no reference on this occasion to any other class of applicant. With the assistance of

the Canada Registration Board, the following statistics regarding widowhood in Ontario have been compiled:

British Nationality.			Non-British.		
No. of children in family.	Widows.	Total No. of children.	No. of children in family.	Widows.	Total No. of children.
1	7,870	7,870	1	266	266
2	3,892	7,784	2	116	232
3	1,942	5,826	3	61	183
4	966	3,864	4	45	180
5	503	2,515	5	25	125
6	223	1,338	6	4	24
7	92	644	7	3	21
8	18	144	8	3	24
9	11	99	9	1	9
10	3	30	10	.....	.....
11	3	33	11	.....	.....
12	1	12	12	.....	.....
.....	15,524	30,159	.....	524	1,064

Total number of widows with children in Ontario 16,048
 Total number of children of widows in Ontario 31,223

British:

Number of Widows of British Nationality in Ontario	15,524
Number of Children of Widows of British Nationality in Ontario	30,159
Number of Widows of British Nationality with one child only	7,870
Number of Children of Widows of British Nationality in one-child families	7,870
Number of Widows of British Nationality with more than one child	7,654
Number of Children of Widows of British Nationality (more than one to a family).....	22,289

Number of children in 2 child families.....	7,784
" " 3 ".....	5,826
" " 4 ".....	3,864
" " 5 ".....	2,515
" " 6 ".....	1,338
" " 7 ".....	644
" " 8 ".....	144
" " 9 ".....	99
" " 10 ".....	30
" " 11 ".....	33
" " 12 ".....	12

Non-British:

Number of Widows, Non-British, in Ontario	524
Number of Children of Non-British Widows in Ontario	1,064
Number of Widows, Non-British, with one child....	266
Number of Children of Non-British Widows with one child	266
Number of Widows, Non-British, with more than one child	258
Number of Children of Non-British Widows (more than one child to a family)	798
Number of children in 2 child families.....	258
" " 3 ".....	183
" " 4 ".....	180
" " 5 ".....	125
" " 6 ".....	24
" " 7 ".....	21
" " 8 ".....	24
" " 9 ".....	9

Of these Families, Investigators visited 400 homes, as follows:

Number of Investigations	400
Number of Children in Families investigated	688
Number of Widows with one child only	168,
Number of Widows with more than one child.....	232
Number of Children of Widows, with more than one child .. .	520

The Need:

Number of Needy Children in 1 child families.....	17
" " 2 "	..... 42
" " 3 "	..... 60
" " 4 "	..... 52
" " 5 "	..... 20
" " 6 "	..... 18
" " 7 "	..... 7
" " 8 "	..... 8

Total number of Needy Children visited 224

By proportionate computation then:

- (1) If in 400 families there are 80 needy widows
in 16,048 families there are 3,210 needy widows
- (2) If in 400 families there are 224 needy children
in 16,048 families there are 8,987 needy children

This estimate of the possible claim under a Widows' Pension Scheme includes the families of all widows, whether British or Non-British, and whether in one-child families or more than one-child families. A scheme to provide for the children of dependent widows in the Province, is according to this estimate a scheme to provide for some three thousand two hundred and ten (3,210) homes, involving the welfare of some eight thousand nine hundred and eighty-seven (8,987) needy children. As soldiers' widows were not considered as applicants in our 400 investigations, they are evidently not included in this computation.

Wives of the Incarcerated Insane:

In order to assure accurate statistics regarding the families of married men resident in provincial hospitals for the insane, and who have children under sixteen, the chief inspector of these institutions was approached.

*His report gives the following:

Number of married men with children under 16 years, 159.

Number of such children, 394.

These patients belong to all parts of the province, urban and rural, and in order to find to what extent their families were in need, it was necessary to send investigators to visit a percentage of the homes. Difficulty was experienced in finding the families, but the best estimate which could be made from the data secured shows the need and eligibility under a pensions scheme as follows:

Number of families of the incarcerated insane who are in need and possibly eligible for pensions, 28.

Number of children in these families, 70.

The need of cases of this kind is recognized by the Mothers' Pension laws of Manitoba and Alberta and of 28 States of America, viz., Arkansas, Delaware, Florida, Idaho, Illinois, Indiana, Iowa, Kansas, Maine, Massachusetts, Michigan, Minnesota, Missouri, Montana, Nebraska, Nevada, New Hampshire, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, South Dakota, Tennessee, Washington, West Virginia, Wisconsin, Wyoming; also Alaska and Hawaii.

The Legislature of Saskatchewan, now in session, 1920, has amended the Act of that province to include families under this classification.

Wives of the Permanently Incapacitated:

That the need of families where the husband and father is incapacitated is often more pressing than that of the widow was the claim of a number of speakers at

* The London Hospital was not included.

the Public Hearings. Lieut.-Col. C. M. R. Graham, of London, said: "There are many fine men in this city who started off in life fairly well, but who through bad health have become incapacitated as to earning power for the family. They are more or just as deserving as the poor chap who has been, perhaps, not as unfortunate, but has died; because the widow (she is in fact such in a sense) has got to take care of the sick husband as well as the children. All these cases come under the same heading."

Tuberculosis:

The situation when incapacitation is due to tuberculosis was presented with especial urgency. Dr. Holbrook, of the Mountain Sanitarium, Hamilton, was one of several to press this point, saying: "If there is a system of mothers' pensions, it should include the period when the father is under treatment where he is known to be a hopeless case. One of the greatest difficulties we have is getting the wage earner out of the home when he doesn't know how his family is going to be supported. If we knew there was some provision for the family, we could get him out so much sooner, and in that way the menace to the health of the family would be decreased."

A survey of the province to discover the prevalence of tuberculosis in cases where the father is the victim and there are young children in the home gave to this investigation the following statistics:

(1) Where the father is under treatment in Provincial Sanitoria:—*According to a report of the Inspector of Hospitals, there were at the beginning of the year 1920, in Provincial Hospitals for Consumptives in Ontario, 84 families in this situation, involving 205 chil-

* The London Hospital was not included.

dren. In 28 cases there is only one child in the family reducing the probable applicants for pensions to 56 families and 177 children. In reporting to the Provincial Inspector on the claim of these families under a pensions scheme the Superintendent of the Mountain Sanatorium wrote: "I am delighted to see that this matter is being given consideration. I consider that there is often more urgent need for help in this condition than for pensions for widows. We have always had a few such cases in the Sanatorium and in some cases the condition of the mother and children has been very pitiful."

(2) Where the father is suffering from tuberculosis but still at home:

In Toronto information from the Department of Public Health, the National Sanitarium Association, and other agencies, shows 52 families in this situation, involving 148 children. A survey of the Province outside of Toronto estimates 234 families and 846 children; that is, there is a possible total of 286 families and 994 children as applicants for Mothers' Pensions because of the incapacitation of the father by tuberculosis, the father at present being at home.

According to this estimate, then, the total number of married men who are seriously tuberculous and have children under 16 years = 342. The number of such children = 1,171.

Investigators visited a percentage of these homes but as the names and addresses were received very late, it was impossible to make a thorough canvass of the situation. The best available estimate from the data at hand shows that probably 60% of the families i.e. approximately 702 children would qualify for aid under a pensions scheme.

Information regarding other forms of total disability was most difficult to secure. Cases reported included heart disease, Bright's disease, epilepsy, rheumatism, paralysis, old age, diabetes, asthma, and other disabilities, more or less serious. There was great difficulty in distinguishing partial from total disability; indeed, nothing but a most thorough-going and discriminating investigation of this class of applicants could cover the ground or reach positive conclusions. Time and opportunity were not available for this undertaking, but a rather loose estimate made as accurate as possible with the material at hand places the number of totally disabled fathers as a possible 500, with children involved to the number of 1,750. These include both British and non-British families, about 20% being non-British. If 50% of the British families could qualify as applicants for Mothers' Allowances, it means an extension of the undertaking to approximately 200 names and 700 children.

The claim of the families of men who are totally disabled is recognized by the Mothers' Pensions laws of Indiana, Maine, Massachusetts, New Hampshire, North Dakota, Washington (all of which include any mother), and in Arkansas, Delaware, Illinois, Kansas, Minnesota, Missouri, Montana, Nebraska, Nevada, Ohio, Oregon, South Dakota, Tennessee, West Virginia, Wisconsin, Wyoming and Alaska. In Canada, this claim is recognized by Manitoba.

Wives of the Temporarily Incapacitated:

In a few instances speakers at the Public Hearings made pleas for temporary assistance to mothers of children in cases of temporary need. The Rev. Mr. Dickie,

of Hamilton, said: "I would like to lay emphasis on a matter that has been referred to by one or two, i.e., the provision for a woman with children where the father is, from sickness, or something of that kind, unable to provide for them. In many cases that would be temporary only, and so the law ought to make provision for temporary pensions, which in the judgment of this commission could be withdrawn or suspended when the necessity had passed. That would need, of course, this commission to be ready to make constant revision of those cases, but I think it would be quite possible to do that by such a commission as has been suggested here by several speakers."

Reports at hand do not show specifically any province or state where temporary aid of this kind is definitely provided, although in the administration of certain of the Acts, it is possible that their provisions may be found sufficiently flexible to allow for such grants. In the Public Hearings certain speakers thought that with the greater burden lifted by the Government, local philanthropies could well look after cases of temporary need.

Wives of Prisoners in Penal Institutions:

Speaking on the claims of this class of dependent mothers, Mrs. Hawkins, of the Women's Council, Hamilton, said: "One of the cases we find most troublesome is where a man is sent to the penitentiary for a term of years. For a long time we have been hoping that the Government would assign pay to the wife and family of that man, somewhat in proportion to what his earning power would be. Perhaps, taking out what his cost is to the State, his family might be given the residue.

These cases are very difficult to handle. The woman is practically a widow for the time being. The man comes home and finds his home is broken up and his children in institutions. There is no incentive for him to start again."

At the Toronto Hearing, Dr. Skinner Gordon said: "I had one case where the man was sent to the penitentiary for seven years. The wife came to me after a year. I said, 'How are you getting along?' She replied, 'We are not living; we are only existing.' Friends had to take hold and help or else she would have gone under, and her eldest boy, who was getting from under her control, would also have been a criminal."

Bishop Williams, of London, said: "I think from the point of view of the State, and we have got to look at this subject from the point of view of the State on the one hand, and the welfare of the child on the other, I think there ought to be no two words about whether we should give a pension to a mother whose husband happens to be in the penitentiary. She may be a good woman. As a matter of fact, I know from my own experience as a parish clergyman, a family of seven children, whose father spent about fifteen years in the penitentiary while they were growing up. I think I am saying what is right when I say that all the children have turned out well. The children were helped by private charity, but they had a very hard struggle, and it was a very difficult thing to keep the children themselves from following in the way of the father, simply because of the poverty of the home. I think when it comes to the welfare of the child, and of the State, we should demand that the children be looked after."

Mr. Saunders, of the "Children's Aid," London, said: "Whenever a man is sent to prison there should be a certain allowance, and he should be made to work to earn this allowance, and it should be paid over to his wife and family."

Mr. Macdonald, of the Salvation Army, London, said: "I have always had in mind the injustice of a man being arrested and sent to the prison farm, where he is housed and fed quite as well as I am, and perhaps his wife is out washing and scrubbing to support two or three of his children. Now, I contend there ought to be some productive institution, some productive machinery in connection with that institution, that would produce marketable goods that would go on the market. The Government should handle the money and send that man's earnings back to support his wife and children." In reply to a question as to the fairness of putting these goods on the market in competition with others, Mr. Macdonald said: "Yes, I think it would be fair, provided we do not undersell the others, the men who are working and supporting their families in an honest way. Make the man produce for the community in jail or out of jail—that is my idea—and let his family derive the benefit."

This idea of organizing prison labour on a productive basis is not entirely a new one. A number of States of America show legislation tending in this direction.

Iowa:—Able-bodied male prisoners may be worked upon highways or public works of the State; leasing is forbidden, and the prisoner may be allowed a part of his earnings, or a part may be sent to his family. (In effect July 4th, 1913.)

Kansas—Convicts in the State penitentiary may be employed by counties or cities on public road work, but not upon bridges or structures that require skilled labour. One dollar per day must be allowed for each convict, and earnings after maintenance costs are deducted are to be given to the family of the prisoner, or if he has none, to him upon his release. (In effect March 22nd, 1913.)

Ohio—Prisoners in workhouses or jails may not be given or contracted to any person, firm, corporation or association, but may be employed in the manufacture of articles for the use of the State or any of its political sub-divisions. Existing contracts are not so affected. The officers may place to the credit of the prisoner or give to his family or to the trustees of his children the amount of his earnings which seems just; but in case of misconduct, this provision may be cancelled. (In effect August 8th, 1913.)

Canada—The revised statutes of Canada, 1906, chap. 147, record Canadian legislation on Prison Labour, viz., “Imprisonment in a penitentiary shall be with hard labour, whether so directed in the sentence by which such imprisonment is adjudged or not.

“Every convict, except during sickness or other incapacity, shall be kept constantly at hard labour, of a kind determined by the warden, during at least ten hours, if possible exclusive of hours for meals, of every day, except Sunday, Good Friday, Christmas Day, and such other days as the Governor-General sets apart for days of fasting or thanksgiving, and such days as are designated in the rules made by the Inspectors in that

behalf; but no convict shall be compelled to labour on any of the obligatory holidays of the religious denomination to which he adheres.

Ontario—In Ontario, the Revised Statutes of 1914, chaps. 287, 288, 292 and 293 deal with the subject of Prison Labour as shown in Appendix B. The principle of applying the earnings of a prisoner to support his family is acknowledged in chap. 292, section 10, which reads: “The regulations in respect to industrial farms other than those in the Provincial Judicial Districts may provide for requiring every person sent to the Industrial Farm to perform such work or service, at such times, for such hours, at such trade or labour, as he may appear to be fit for, and for buying material therefor, and for selling the articles manufactured or produced therefrom, and for applying the earnings or part of the earnings of such person, for his maintenance or for the maintenance of his wife, children or other dependent members of his family, or for the general maintenance of the Industrial Farm, or toward aiding such person to reach his friends, or any place to which it may be deemed advisable to send him upon his discharge.”

How far this principle has been put into practical application in the gaols of the province may be judged from the 1918 report of the Inspector of Prisons which, under the heading “Actual cash revenue derived from prison labour,” reports from two institutions only, viz., Kingston, \$3,165, and Ottawa, \$1,498.65. Total revenue from this source, \$4,663.65.

As all Ontario prisoners for periods of two years and upward are confined in the Kingston Penitentiary, the

Minister of Justice was asked for a report from this institution December, 1919, and the following information secured:

Number of married men with children under 16 years	98
Number of children in families as above	207

A further classification shows:

Number of these men whose sentences are for 2 years.....	33
" " "	26
" " "	3
" " "	7
" " "	2
" " "	4
" " "	1
" " "	2
" " "	4
" " "	2
" " "	2
" " "	1
" " "	3
" " "	1
" " "	1
" " "	1
" " "	1
" " "	2
" " "	4
Total.....	98

Regarding the residence of the families of these prisoners the report shows:

Number of families in Toronto	34
Number of families in other cities and towns in Ontario.....	45
Number of families in rural districts	18
Number of families not located	1
Total.....	98

Investigators called at a number of these homes and found 42% of the families in need and eligible under a possible pensions scheme. Especially was need evident in the larger families, the estimate of needy children being approximately one hundred and twenty-five. That is, a proposal to place families of prisoners in the Kingston Penitentiary on the pensions list is a proposal to add forty-one families and one hundred and twenty-five children to the probable participants in the fund.

The families of prisoners are provided for by Mothers' Pensions Legislation in Manitoba, in Alaska and in 25 States of America, viz.: Arkansas, Florida, Idaho, Indiana, Iowa, Kansas, Maine, Massachusetts, Michigan, Minnesota, Missouri, Montana, Nebraska, Nevada, New Hampshire, North Dakota, Ohio, Oklahoma, Oregon, South Dakota, Tennessee, West Virginia, Washington, Wisconsin and Wyoming.

Deserted Wives:

What is the opinion of the public as to the claim of the deserted wife and family? No need was presented more frequently at the Public Hearings, though some difference of opinion as to how that need should be met appeared.

Mrs. MacLean, Women's Canadian Club, London, said: "I think in many cases there are worthy deserted mothers, who have to bring up their children, and whose children will be an asset to the State, just the same as children who have lost their fathers by death. I think many worthy women have been deserted by worthless husbands, and they should be taken care of."

This stand was taken pretty generally throughout the hearings. In the discussion appeared the strong conviction, however, that with the mother's pension, the Government should provide some way for getting after the man and making him provide for his family. In Toronto, Mrs. Baker, of the Ontario Citizens' Association, referred to the "Lazy Husbands Act" of Washington State, which she said had proved effective. This State takes the position that it *pays* actually to follow up the deserter and make him work and pay. Speaking of conditions in Ontario, Mr. R. E. Mills, of the Toronto Department of Public Health, said: "The State already undertakes to chase up the deserting father, and has made a pretty poor fist of it; we have no objection to the State trying harder and harder. We are urging that every day, but we are also urging the State, in cases such as we have been discussing, not to simply sit down and say, "Let the children of such a father fight for themselves."

To include the deserted wife in a pensions scheme, it would appear that certain safeguards would need to be emphasized. Not only the whereabouts of the husband and his ability to pay, but the length of time of the desertion, and the worthiness of the wife would require special investigation. Types of cases are many, but the evidence at all the Public Hearings tended to claim, in the words of Mr. Stapleford, of the Neighbourhood Workers' Association, Toronto: "The law should not be worded to absolutely exclude the deserted wife." Continuing, he said: "There are a considerable number of deserted wives in Toronto, and in some cases the desertion has been for years. The man may be dead. The woman does not know anything about him, and taking

it from the standpoint of the child, it would be a social loss to exclude absolutely the children of deserted wives. In certain cases, the deserted wife is in danger of falling into immoral habits, and it would be far better to have her under the supervision of a properly organized supervising body, and to have some means of support. The children are there, and are not being looked after. The children of deserted mothers in this town are, perhaps, among those in the constituency that are most neglected."

On this subject, Mrs. Adam Shortt gave valuable evidence in relation to the present unsettled domestic relations due to the war, and stated that, in her judgment, "Mothers' allowances in the meantime should be limited to the bona-fide widow, the destitute widow with children."

A study of family desertion and its social treatment is no small undertaking. Such a study by Joanna C. Colecord, Superintendent of the Charity Organization Society of the city of New York, is a valuable contribution to the subject under consideration. A number of quotations from this book are suggestive:

"Case work has convinced social workers that there are few things less permanent than desertion."

"Before the deserter, there was a broken man."

"An unstable home, with a worthless father an intermittent member of the household, is as bad an environment as children can have—its very fluctuations making for nervous instability and a wrong point of view later on."

"Out of more than twenty-five case-workers of experience who were interviewed or written to in preparation for this book, only one believed there had not been a decided change toward a policy of more liberal relief."

"The extension in many States of State aid to mothers to cover deserted wives is an indication of this changed view. In most States, however, some safeguards are set up; the wife must take out a warrant, and a given number of years must elapse during which the man shall not have been heard from, before State aid can be granted to the wife."

"Briefly, then, changes in the social worker's attitude toward treatment have meant less emphasis on punitive and repressive measures, more consideration of the man's point of view, less tendency to press court action, at least in the beginning, fewer commitments of children, a more liberal relief policy (partly as a preventive), and lastly, longer supervision after the man has resumed support of his family."

The subject which we have before us in desertion is a large one, and presents difficulties far more complex than financial aid alone can meet. The responsibility of the State to the child whose father has deserted his home, seems to be first "to find the man," and unless and until an exhaustive effort is made to do so, monetary aid to the mother of the family will meet with strong criticism. This was specifically evident in the Public Hearings, where, however, the claim of the really worthy woman and her dependent children was still persistently presented.

Quoting Miss Colcord again:

"One very fundamental claim can be made concerning marital shipwrecks, namely, that the way to prevent many of them would have been to see that the marriage never was allowed to take place."

In this connection, viz., marriage laws and their enforcement, one fact regarding the causes of desertion needs emphasis, viz., that all too frequently the cause is

actual mental deficiency or physical debility, sufficient to have made marriage at the time it occurred unwarrantable.

Statistics *re* desertion in relation to the number of children in the institutions of Toronto were given earlier in the report (page 22), that is, in 1918, out of 1,741 children in our orphanages, 102 had been deserted by their mothers, 115 by their fathers, and 26 by both parents. Desertion from these figures has been the cause of loss of home life to more children than widowhood, the relative numbers being 238 to 210.

Desertion by the father as a social problem and as a cause of neglect and destitution in the family was brought constantly to the attention of this investigation. In Toronto alone 269 cases, involving 638 children, were reported. Fortunately, however, further research showed that in a number of instances family unity had been restored or the circumstances were otherwise not as at first represented. As a matter of fact, close study of the homes where the father has deserted his wife and children shows that while in some instances there are no more deserving cases, it is only in a very limited number that an experienced social worker could recommend a mother's allowance as the best solution of the home problem. The estimate of this investigation is 16% of the total number of desertions of children by the father in the Province. After research, both urban and rural, it is estimated that there are in Ontario some 532 such families in need, involving 1,333 children. This is one-sixth of the number of widows' families who would be eligible for mothers' allowances, but the claim of the deserted home is so different that, as we have said above, under a careful administration, probably only 16% of this number could qualify.

The families of deserted wives are provided for by mothers' pensions legislation in Arkansas, Delaware, Florida, Indiana, Kansas, Maine, Massachusetts, Michigan, Minnesota, Missouri (in part), Nebraska, Nevada, New Hampshire, North Dakota, Ohio, Vermont, Washington, West Virginia, Wisconsin and Wyoming; also in Hawaii.

Others:

There is still one class of mother which appears as a possible applicant for participation in a mothers' allowances fund, viz., the unmarried mother. At the Public Hearing in Ottawa, referring to a report issued by the Edmonton Board of Public Welfare, Mr. Thos. Moore, President of the Trades and Labour Congress, said: "I see that in the types mentioned there are widowed mothers with young children, wives and children of the totally incapacitated, imprisoned, insane, or deserting men, divorced or unmarried mothers with children, either parent with children and the guardians of children. The doubtful cases are the deserted families, divorced and unmarried mothers. My suggestion would be that they be not made doubtful, but included. It is not so much a pension for the mother, or giving an allowance to the mother, as it is looking after the child. The child has no choice as to whether it is born in the home of the unmarried or the married mother. The children of many unmarried mothers have become some of the brightest citizens of this and other countries. I don't think we should allow sentiment to enter into it. It is the life of the child we are aiming to improve by this particular matter."

To perhaps a surprising degree this stand of Mr. Moore's was common throughout the evidence at the Public Hearings. However, it was not uniform. Mrs. Rose Henderson, of Montreal, who had been asked to attend the Hearing in Ottawa by the Trades and Labour Congress, agreed with Mr. Moore. Her argument dwelt on the welfare of the child and the importance of keeping the child with the mother. The mother should be compelled to keep her child with her.

Quotations from other speakers on the subject follow:—

• In London, Bishop Williams:—"It is difficult to decide whether it should go the length of unmarried mothers in case there should be in any sense the idea that we are condoning anything of the kind or making it easy."

Mr. C. H. Laughton, Chamber of Commerce:—"The child should not be penalized because of a faithless manhood."

Mrs. F. J. Thompson: "The handicap under which the child of an unmarried mother lives is something terrible."

Mr. McDermott, Children's Aid Society: "My own personal view is this, that when a marriage cannot be arranged between the father and mother, then for the sake of the child it should be taken while still an infant and placed in a good foster home."

Mr. Macdonald, Salvation Army Officer: "I differ as to making provision for unmarried mothers unless the men in the case were pursued. To my mind, the man in the case should be pursued and made to face the music, brought to book, and made to bear whatever disgrace there is connected with it as well as the woman."

Dr. Arnott: "These illegitimate mothers should have every consideration. I think also there are a certain percentage of illegitimate mothers who ought to be permanently restrained on account of their mental condition."

Mrs. Thornley, W.C.T.U.: "It would certainly require a great deal of wisdom and skill to devise some plan by which crime would not be increased, and at the same time the innocent would not be under the stigma. Personally we have always thought it was better for the mother to keep the child and not to have the child separated from her."

Miss Hossack, Social Worker: "I think every mother should be compelled to keep her child for nine months."

Rev. Mr. Campbell: "In speaking of this unmarried mother, there seems to be a good deal of sentiment about it, and when we open these doors the flood that will appear thereat makes a man sit back and say, 'Who will foot the bill?'"

According to the 1917 Government Report there were in that year 1,224 illegitimate births registered, being 141 less than the preceding year. For the five years, 1913-1917, the rate of illegitimacy shows a gradual decrease. In 1918 the number was 1,363, or 139 more than the preceding year, though because of the larger total of births registered, this is still a decrease in rate. Of this number 976 are registered in cities, 58 in towns, and 329 in rural municipalities.

The conjugal status of the mothers of these children is various, including those who are widows, those who are married with their husbands living, and those who are unmarried. This variety of circumstances makes an investigation into illegitimacy more than usually com-

plex. Another modifying factor is that the mother may or may not have other children, legitimate or otherwise.

The question of excluding or including the children of unmarried parents in a Mothers' Allowances scheme brings to light the complexity of the whole problem of illegitimacy. The statutes of Ontario as they stand today include the following regulations (see Appendix D) : The mother is the sole guardian of children of unmarried parents, and from the mother the children take their religion. Such children do not inherit from a father who has died intestate, nor are they made legitimate by the subsequent marriage of their parents. Any person who has given food and necessaries to an illegitimate infant may sue the father for the value thereof. If the mother of the child wishes to sue, or some one who has supplied the mother with necessaries, no action can be taken unless the mother has, either before the child was born, or within six months after its birth, taken an affidavit before a Justice of the Peace of the county in which she lives, stating who is the father of the child. This affidavit must be filed with the Clerk of the Peace, but it will not be accepted as proof of the paternity of the child without corroborative evidence.

A study of this limited legislation raises for a mothers' allowances investigation at least two pertinent questions, viz.: Is the welfare of the child of unmarried parents sufficiently guarded by statutes which give no greater emphasis to the need for tracing paternity and fixing the responsibility of the father than is found here? And secondly, what would be the effect in relation to the present Anglo-Saxon regard for marriage as a national institution if the State undertook to support

by mothers' allowances the children of unmarried parents, without first undertaking to fix paternal responsibility?

The children of unmarried mothers are provided for by mothers' pensions legislation in Indiana, Maine, Massachusetts, New Hampshire, North Dakota and Washington (all of which include "any mother"), and also Michigan, Nebraska and Hawaii. In practice, restrictions imposed as to character largely exclude the mothers of illegitimate children from participating in the fund.

V.

ESTIMATE OF COST.

In any estimate of cost, a basis of administration must be assumed, and for this purpose we have begun by limiting the application of the proposed legislation for mothers' allowances to widows only. This was not possible in comparing costs with the disbursements of other Provinces and States, whose laws are various, but it has served as a general guide. We have included in our original estimate all dependent widows, whether of British nationality or otherwise, with children, one or more, under sixteen years of age. The amount of the allowances to the individual family is left indeterminate, excepting that where practicable we have based our estimate on the cost of maintaining a child in an institution.

Our first estimate is based on a comparison of populations and the number of children benefiting as between certain States of America and the Province of Ontario.

Comparison with Various States of America:

To secure statistics from the United States, the governors of the various States which report mothers' pensions legislation were approached and a number of very helpful replies received. The terms of the various laws and the diverse methods of administration in the United States give widely divergent results, and in a number of instances there are no statistics available, as none are compiled. One of the chief causes of this is the fact that

in a large proportion of the States the administration of the Act is left wholly with the various counties with no centralized control. That the result is unsatisfactory is the general opinion expressed by the States which report this method. One State acknowledges 102 local authorities without centralized control, and laments the irresponsible local administration which results.

However, a number of States have submitted statistical reports of some value, and a summary of eleven of these follows:

Name	Total Population	No. of Families Receiving Allowance	No. of children benefiting	Total expenditure	Cost of Administration
California....	3,578,858	3,000	8,000	\$ 540,000	21,000
Idaho	340,073	258	652	43,235	
Massachusetts	3,920,988	1,283	3,200	1,238,222	16,000
Montana.....	954,314	358	980	102,060	
New Jersey....	2,844,342	1,669	4,346	301,454	30,000
New York....	8,496,537	7,411	21,339	1,891,929	80,000
Oklahoma....	1,429,537	648	1,949	66,535	
Oregon (incomplete)....	251,100	259	658	55,050	
Pennsylvania.	7,665,111	1,816	6,408	306,276	30,000
Wisconsin....	2,333,860	2,051	6,098	309,814	
Maine	363,497	218	629	46,383	2,443
	32,178,591	.....	54,259	4,900,958	
(Census of 1910)					

Proportionate estimate of cost for Ontario by comparison with totals of eleven States:

Population of Ontario (1911)	2,519,902
Total population of 11 States (census of 1910).....	32,178,591
Total expenditure of 11 States	\$4,900,958
Total expenditure for Ontario—7.83%	\$383,745

Weakness of above estimate:

1. Varying conditions for pensioners.
2. Varying amounts of pensions.
3. No one condition constant.
4. Evident inadequacy.

Perhaps a better basis of comparison is the number of children benefiting. In the United States the total allowances to 54,259 children amount to \$4,900,958. If in Ontario then 8,987 children are to benefit the proportionate cost may be estimated as approximately \$817,000.

Comparison with Manitoba:

Population of Manitoba (1916)	553,860
Number of families receiving allowances (1918). .	191
Number of children in families receiving allowances	727
Total expenditure for allowances (1918)	\$81,284.95
Annual cost of administration	1,800.00
 Total expenditure	 \$83,084.95
 Population of Ontario (1911)	 2,519,902
Estimated population of Ontario (1919) (10% increase on authority of Dominion Statistician)	2,771,892
On this basis (which is probably a little high, as we are comparing Ontario's population with that of Manitoba in 1916):	
Estimated expenditure in Ontario 5.004 times that of Manitoba	\$415,757.08
Again, based on the number of children benefiting: In Manitoba, 727 children required ...	\$83,084.00
In Ontario, 8,927 children would require..	\$1,027,064.00

The appropriation of Manitoba for the year 1919 was \$200,000, the sum required for the third year of the administration of the Act. If the population of Ontario is five times that of Manitoba, a similar development of the mothers' allowance scheme will cost here \$1,000,000. In this connection it is interesting to note that Saskatchewan expects to approximate \$36,000 expenditure this year, while Alberta has voted \$50,000, to be supplemented by a similar grant from the municipalities.

Estimates Based on Canada Registration:

From statistics as quoted above it is estimated that there are 16,048 widows with children under sixteen years in Ontario.

Four hundred of these families were visited and 224 needy children found.

The cost of pensions pro rata, according to the number of children to be maintained, can be computed:

In 400 families there are 224 needy children.
In 16,048 families there are 8,987 needy children.

But the average cost of maintaining a child in an institution, according to the 1917 report of the Inspector of Public Charities, was 33c. a day, or approximately \$120.00 a year.

On this basis, the cost of maintaining 8,987 children would be\$1,078,440

This is an estimate of the cost of mothers' allowances if all needy families of widows are included, whether British, or non-British, one-child families, or more than one child.

Estimate if the one-child family is excluded:

Number of families with one child among 400 investigations	168
Number of families with more than one child in 400 investigations	232
Number of widows with more than one child in Province..	7,912
Number of needy children in 232 families	207
Number of needy children in 7,912 families	7,060
Cost of one child in an Institution, \$120.00 annually	
Cost of 7,060 children in an Institution	\$847,200

Estimate if the one-child family is included or excluded, but non-British are excluded:

Number of children of widows in Ontario	31,223
Number of children of non-British widows in Ontario...	1,064
Proportion of children of non-British widows	1,064
	<u>3.4%</u>
	31,223

i.e., by excluding non-British families the reduction in cost would be 3.4%.

3.4% of \$1,078,440 (one-child families included) \$36,666.90
 3.4% of \$847,200 (one-child families excluded) \$28,804.80

The above computations include all children up to 16 years of age.

Reduce maximum age to 14 years.

Total number of needy children in 400 families 224
 Number of these needy children between 14 and 16 years... 28
 Of 224 needy children 28 are over 14 years.
 Of 100 needy children $12\frac{1}{2}$ are over 14 years.

i.e., by reducing age to 14 years, reduction of cost = $12\frac{1}{2}\%$.

This is an estimate from the 400 cases investigated, and seems high. It would probably be less if population and age statistics were available. Based on a knowledge of the relation of infant to adult mortality, the number of persons between 14 and 16 years in relation to the total number under 16 years may be estimated as nearer 10%.

Throughout these estimates the soldier's widow is excluded, as she is already provided for by the Federal Government. Statistics in this connection have been received from the Board of Pension Commissioners in Ottawa, as follows:

In January, 1919, the number of widows with children in	
Ontario receiving pensions was	2,349
Widows with one child	924
Widows with more than one child	1,425
Total number of children of soldiers' widows	5,190
Number of children in one-child families	924
Number of children in more than one-child families.....	4,266

This approximates the same proportion of widows and children to the whole number in Ontario, as were discovered in the 400 families visited by this investigation, and estimates regarding the number of possible applicants under a mothers' allowances scheme have already excluded these cases.

SUMMARY.

Estimate of annual cost of a Mothers' Allowances Act in Ontario:

1. Based on comparison with certain eleven states of U.S.A., by population, \$393,745.00; by number of children benefiting

\$817,000

2. Based on comparison with Manitoba, by population (1918 expenditure), \$415,757.00; by population (1919 appropriation), \$1,000,000.00; by number of children benefiting	\$1,027,064
3. Based on statistics of the Canada Registration Board, the Board of Pension Commissioners and the report of the Inspector of Public Charities for Ontario	\$1,078,440

With these figures before you, the sum of \$1,000,000 annually might be fairly considered as sufficient to allow for a full development of the mothers' allowances scheme for all families of *widows* with needy children in Ontario. This does not include possible applicants other than *widows*. Every extension of the application of the Act to the wives of the incarcerated insane, the permanently incapacitated, the temporarily incapacitated, prisoners in penal institutions, deserted wives, unmarried mothers, etc., means accordingly an increase in cost.

It is important to notice the amount of this estimate closely, and its significance. The statement is "the sum of \$1,000,000 annually might be fairly considered sufficient to allow for a full development of the mothers' allowances scheme," etc. This does not mean that an appropriation of \$1,000,000 by the Provincial Government would be required the first year. Rather this total includes the probable cost to the municipalities as well as to the Province, and allows, by analogy with the experience of Manitoba, for at least a three-year development of the undertaking.

VI.

MODIFICATIONS OF ESTIMATES.

Size of Family:

If the one-child family is excluded, the estimate for widows only becomes \$847,200

Nationality of Father:

If the one-child family is excluded, the estimate for widows only becomes \$847,200

If non-British families are excluded, the estimate is reduced by 3.4%.

3.4% of \$1,078,440 (one-child families included) = \$36,666.

$$\$1,078,440 - \$36,666 = \$1,041,774.$$

3.4% of \$847,200 (one-child families excluded) = \$28,804.

$$\$847,200 - \$28,804 = \$818,396.$$

Age of Children:

If the age of the children eligible for allowances is reduced from 16 years to 14 years, the reduction in cost will be from 10% to 12½%.

Estimates to Include Insane:

The estimated number of children of fathers incarcerated in the Provincial Hospitals for the Insane and eligible under a pensions scheme is 70 (see page 39). At the rate of \$120 per year (institutional cost) per child, this would add to the estimate of the annual cost of mothers' allowances approximately \$8,400

Estimates to Include Permanently Incapacitated:

On page 39 the number of children eligible for allowances because their fathers are permanently incapacitated is estimated as 1,402, of whom 702 are children whose fathers have tuberculosis and 700 children whose fathers have other disabilities. At the rate of \$120 per year (institutional cost) per child, this would add to the estimate of the annual cost of mothers' allowances approximately \$168,240

Estimates to Include Prisoners:

If you include in your estimates the families of prisoners in the Kingston Penitentiary, the report of the Minister of Justice shows that you add 98 families and 207 children under 16 years to your list of possible applicants. Our investigations indicate that 42% of these families could qualify under the terms of the Act, with some 125 children. At the rate of \$120 per year (institutional cost) per child, this would add to the estimate of the annual cost of mothers' allowances approximately \$15,000

Estimates to Include Desertions:

While desertion of one or both parents has been the immediate cause why children have been placed in institutions, more frequently than has widowhood, it does not follow that under a properly administered Mothers' Allowances Act large numbers of deserted wives could qualify for pensions from the State in order to care for their children. In fact, as has been stated above, while there are some 1,333 children in Ontario in need because deserted by their fathers, probably only 16% of these

would be provided for by mothers' allowances under an Act strictly administered according to approved home standards.

In estimating cost, therefore, you have 16% of 1,333, i.e., 213 children, to provide for at an approximate cost (at the institutional rate) of \$25,560

Estimates to Include Illegitimacy:

On page 54 the claim of the unmarried mother to be included in a mothers' allowances scheme was discussed and various opinions quoted. A number of statistics also were given. It is necessary to report, however, that the circumstances surrounding illegitimacy are such that we cannot claim even an approach to finality in our investigation of this subject. Even where a case is duly reported by birth registration, the attitude of the family is frequently to resent enquiry and to refuse information. For this reason we can present no estimate of the probable cost of including these mothers in a pensions scheme. There is, however, enough information at hand for us to state that the applications would be numerous—Toronto charities alone reported 157 such mothers on their active files—but how far an allowance to support the children of unmarried parents would involve the pensions fund, this report is not prepared to state.

There are various points to be considered in judging of the value of these estimates as we have prepared them. Regarding our enumeration of widows we draw attention to the fact that the Canada Registration was made in 1918 before the ravages of influenza had taken away many bread-winners from their homes. We have in mind, also, the fact that the institutional maintenance

charge per inmate was recorded for our purposes from the Inspector's report of 1917, and the cost of living has increased since that date, though, we hope, not permanently. We refer later in our report to the need of decision as to a maximum amount per family; and to the amount to be given each child, this latter having been judged so far as an approximation to the institutional cost of maintaining a child.

Cost of Institutions Reduced :

No estimate of the cost of a Mothers' Allowances Act is complete without some reference to the fact of a possible reduction as a result of this legislation, in the number of children to be cared for by institutions. Appendix C shows tables copied from the 1918 Annual Report of the Inspector of Charitable Institutions of the Province of Ontario, and from the 1918 Annual Report of the Social Service Commission of Toronto. These record that the outlay of the Ontario Government in 1918 for the maintenance of orphanages was \$17,527.57; also that the city of Toronto contributed \$26,045.82 to institutions which provide shelter for dependent children.

These sums are in addition to the large amounts contributed by private philanthropy.

Although there is no intention of suggesting that mothers' allowances legislation will make orphanages unnecessary, and, indeed, this report has already stated (page 23) that "the case for mothers' allowances can make no claim for the scheme as a universal solvent of the problem of poverty on the whole, or of the care of the institutional child," still the tendency under the Act should be to keep children out of the orphanages and out of the court and reformatories with economical results, a point to consider in estimating the cost of a mothers' allowances bill.

VII.

SOURCE OF FUNDS.

Manitoba :

In Manitoba the Act provides that the Lieutenant-Governor-in-Council may set aside sums for this purpose from the Consolidated Revenue Fund ; and also may authorize the Municipal Commissioner to levy upon each municipality in which any mother receiving a pension resides, *the whole amount so expended or any portion thereof.*

Saskatchewan :

In Saskatchewan similarly the Lieutenant-Governor-in-Council may set aside limited sums from the Consolidated Fund of the Province, and the Attorney-General may order the municipality to which the mother belongs to repay the Province to the extent of *any reasonable sum, not to exceed three dollars per week* in respect of each child whose welfare is in question.

Alberta :

In Alberta the Act provides that there shall be paid to mothers out of the Consolidated Revenue Funds of the Province such allowances, subject to the right of disallowance by the Minister as shall from time to time be settled upon by the Board. The Attorney-General every three months forwards to the treasurer of each city or town or municipality an account of all moneys expended under this Act in behalf of residents of such

city, etc., and such city, town or municipality becomes liable to the Province for the payment of *one-half* of said expenditure.

U. S. A.:

In the various States of America, in many instances the operation of the Act permits the individual counties to grant allowances, but does not make it obligatory. In such cases there is no State fund; grants may or may not be made by the counties; there is no uniformity of administration, and the general result is of doubtful value. Where the best results have been secured, there is a system of co-operation between the States and the local units, co-operation both in the maintenance of the fund, and in the conduct of the administration.

"In a little over one-fourth of the States, part of the funds for carrying out the provisions of these laws are provided by the State. In California reimbursement to the extent of \$120 a year for each half orphan is made to local authorities by the State; in Connecticut, Massachusetts, Minnesota, and Wisconsin one-third of the cost is borne by the State, while in Delaware, Maine, Pennsylvania, and Vermont the proportion is one-half. In Pennsylvania and Wisconsin the amount reimbursed by the State must come within the limits of appropriation, which is apportioned to the counties according to their population. In Maryland, New Hampshire, and New Jersey State appropriations are made to cover cost of administration. In Alaska the allowances are paid by the territorial treasurer from the appropriation for the care of dependent children. In eight of the States, where the funds are provided entirely by the county, special taxes are levied to create funds for the purpose.

In Colorado this tax may not exceed one-eighth of a mill on the dollar of taxable property; in Florida, one-half of a mill; in Illinois, one mill on the dollar in counties of 300,000 or less population, and four-tenths of a mill in counties over 300,000; in Maryland, one-tenth of a mill; in Nebraska, three-tenths of a mill; in Ohio, one-fifth of a mill; in South Dakota, one-sixth of a mill; in Tennessee (in counties covered by 1919 law), two mills on the dollar. In the other States the allowances are paid from the general funds of the county, except that in Oklahoma, Tennessee, and Utah a definite limit is placed on the amount to be appropriated by the county authorities.”*

In the Public Hearings, opinions differed somewhat on this vital question of finance. Any system which would leave the financial burden and responsibility on the municipality chiefly was generally opposed. On this Rev. D. C. McGregor, of London, said: “As long as the State, as a whole, feels that the citizen has a duty to the State, the State, as a whole, should see that its responsibility to the citizen is performed, and, therefore, it should not be left to the option of a county as to whether this scheme should be put into operation, but it should apply provincially.”

Discussing the method of taxation, Lieut.-Col. C. M. R. Graham continued: “We are all agreed that anything of this kind should not be a local option proposition; it should be provincial-wide, and it should be a direct taxation of some kind, not according to the number of indigent cases in any particular locality, but a provincial-wide proposition, so that there would be no

* Laws relating to Mothers' Pensions: Compiled by Miss Laura A. Thompson, U. S. Department of Labor.

question about the cases being handled independent entirely of the local expense in connection with each case. My idea would be that all this money would be administered provincially and raised by a tax according to the wealth and the taxable property of the municipalities throughout the whole Province, assisted by the general treasury of the Province, part of the money being raised by direct taxation."

With various modifications as to detail the main ideas of Colonel Graham seemed to prevail, viz., that the fund should be supported (1) by the Province, with the idea that a direct taxation system, such as the war tax, might be instituted; (2) by the municipalities, with emphasis upon the point that the levy of taxes should be determined by population or the taxable property of the municipality, not according to the number of indigent cases.

The two possible methods of accounting here are quite distinct. Either the Province in financing the fund considers the residence, etc., of each family on some recognized basis, and refers the responsibility of that particular family back to its own municipality which pays by reimbursement to the Province a determined proportion of the costs; or, all accounting between the Province and the municipality is independent of the number of applicants and based on the principle that the whole population is responsible for the maintenance of the dependent children of the Province. In this event either population or taxable property would be the natural basis of the taxation system for the municipalities.

The first method throws the burden of proof of residence upon the central administration and presents certain difficulties similar to those experienced by our hos-

pital authorities who can claim maintenance charges for indigent patients from the municipalities to which they belong, proof of residence being established. The second method appears to allow of no dispute as to amounts to be paid by various districts. Its disadvantage lies in the fact that it leaves with the local authorities little motive for checking the claims of applicants for pensions, and presents a possible temptation to support as many claims as can be contrived in order to divert the central fund as largely as possible to their particular locality.

VIII.

ADMINISTRATION.

From a discussion of the source of funds the transition is immediate to the method of administration. Here is actually the determining factor in the success or failure of any pensions scheme. In the Public Hearings an effort was made to get a full and free expression of opinion, and the impression was general that a purely local administration is a failure. In many of the States of America, each county is an independent administrative unit, with no State supervision or control. The result is irregularity in the interpretation of the law, an absence of uniform or proper records, a certain distrust of or dissatisfaction with the local machinery, uncertain and inadequate supervision and at times actual mal-administration.

On the other hand, if municipal and county councils are to be responsible for a portion of the Pensions Fund, and if local interest and co-operation are to be maintained, no purely central and provincial organization would be adequate to carry on the work alone. In this connection it is possible to learn much from the management by counties of the Patriotic Fund during the war and from their experience and methods. They can show us that in every locality there are public spirited and socially minded men and women ready and anxious to give their services in the cause of public welfare. In the management of the Patriotic Fund, the co-operation of the municipality and the county as one unit has been effective and satisfactory. This co-operation might possibly be maintained for a mothers' pensions scheme.

Manitoba:

In Manitoba the administration of the Act is in the hands of a Mothers' Allowances Commission, five in number, men or women, or both, who "draft and submit to the Lieutenant-Governor-in-Council such rules and regulations from time to time as they consider necessary for the proper administration of the Act." The commissioners receive no remuneration for their services.

Saskatchewan:

In Saskatchewan the Superintendent of Neglected and Dependent Children is "charged with the supervision of any matter or thing, which may from time to time arise out of the administration of said act."

Alberta:

In Alberta similarly, the Superintendent of Neglected and Dependent Children is the responsible official who receives applications as submitted by local inspectors.

United States of America:

In the United States "the law is administered by the Juvenile Court, or some other county court with similar functions, in Arkansas, Colorado, Idaho (probate court), Illinois, Iowa, Michigan, Minnesota (may be assisted by county boards of child welfare), Missouri (Jackson County), Montana, Nebraska, New Jersey (common pleas), North Dakota, Ohio, Oklahoma, Oregon, South Dakota, Tennessee, Washington, West Virginia and Wisconsin (may be assisted by county boards of child welfare); by the county commissioners

in Florida (upon advice of school board), Kansas, Maryland (except in Baltimore), Missouri (except Jackson County and St. Louis, and only until county boards of public welfare are established), Nevada, Texas, Utah, Virginia (board of supervisors in counties, councils in cities), and Wyoming; by county supervisors in California (widows' pension bureau in San Francisco); by boards of children's guardians in Alaska, Indiana, and the city of St. Louis; by local boards of child welfare in Arizona, Hawaii, and New York; by municipal boards of mothers' aid under supervision of a State board of mothers' aid in Maine; by city or town overseers of the poor in Massachusetts; by an unpaid board of women trustees, appointed by the governor in each county, in Pennsylvania. In Connecticut the aid is granted by a State agent in the office of the State treasurer, upon recommendation of "executive officers" of the municipalities and the county commissioners; in Delaware, by a State mothers' pension commission; in New Hampshire, by the State board of education; in Vermont, by the State board of charities and probation." *

The recommendation of the Mothers' Allowances Committee of Toronto reads:

"A Provincial Commission, to be appointed by the Lieutenant-Governor-in-Council, to combine with the work for neglected and dependent children the administration of mothers' allowances, and to be known as the 'Children's Aid Commission of Ontario.'

The Commission to consist of seven public-spirited citizens interested in child welfare work, to serve without salary, at least three of whom shall be women.

*(Laws Relating to Mothers' Pensions—U. S. Department of Labor.)

The Commission to be provided with adequate finance to maintain an executive secretary and a supervising staff of trained workers of the highest quality.

The Commission to have the fullest supervising powers and final decision in all matters affecting allowances. To have full power to grant, condition, amend, and discontinue allowances after local committees shall have dealt with same.

The Commission to have power to make any regulations for carrying out the intent of the Act."

Central Organization.

A review of administrative methods shows that centralized power is distinctly characteristic of the Canadian Provinces in the operation of mothers' allowances, and in two cases, Alberta and Saskatchewan, this power is the Superintendent of Dependent and Neglected Children. In Manitoba, it is a special commission. In the United States, this centralization is far from general, but is found in twelve States as follows:

"In California supervisory powers are given to the State board of control, which can appoint a State children's agent and assistants with an unpaid advisory committee of three persons in each county; in Maine all applications must be passed upon by the State board of mothers' aid; in New Jersey, all cases granted aid are under the supervision of the State board of children's guardians, which also makes the original investigation; in Pennsylvania a State supervisor of mothers' pensions in the State board of education has supervision of the work of the county board trustees. In Massachusetts certain supervisory powers are given to the

State board of charity; in Minnesota and Wisconsin, to the State board of control. In New York, the work of the local boards of child welfare is subject to the general supervision of the State board of charities, though no State grant is made. In Connecticut, Delaware, New Hampshire, and Vermont the aid is given through State authorities.” *

In Ontario, we do not have State Boards of Charity such as are found, for instance, in Massachusetts or New York. Nor does public opinion seem to incline toward the use of any already organized department of the Government which has been suggested, e.g., Justice or Education for the administration of mothers' allowances. Rather it appears to desire the appointment of a special commission with this one service to perform. In so far as its administration may be linked up with existing agencies, well and good, but the speakers at the Public Hearings distinctly favoured the idea of a provincial commission definitely chosen, as in Manitoba, to administer this one form of relief.

Regarding the personnel of such a commission there was some discussion at the Public Hearings, with the opinion prevailing that the choice of members should rest with the Lieutenant-Governor-in-Council. The number mentioned was from five to seven; opinions differed considerably as to whether their work should be salaried or voluntary; labour made a distinct claim for representation; there was a uniform opinion that women should form a considerable part of the body.

Speaking of the commission, Mr. Thos. Moore said: “It is a fair estimate to say that if you form any com-

*(Laws Relating to Mothers' Pensions—U. S. Department of Labor.)

mission or boards of control without payment that you limit the possible membership to probably ten per cent. of the population of the Province. The class that would be most largely affected are the other ninety per cent., and to form any controlling body which is composed of one class to administer for another is utterly wrong." This difficulty might be overcome by adopting the principle of payment by per diem allowance as followed by the Organization of Resources Committee.

Local Organization.

The value of a local board in each county to keep in immediate touch with the welfare of the families for which the pensions scheme is designed and to co-operate with the central body in matters of administration and the distribution of funds, is hardly open to question. Speakers at the Public Hearings took this need for granted. To determine how members of these boards should be chosen, may be more difficult. The recommendation of the Mothers' Allowances Committee is that the local members be three in number, one representative to be appointed by the Council of the County, one to be the commissioner of the Juvenile Court, if any, or the County Judge, and one the officially recognized agent of the local Children's Aid Society. Opinion in the Public Hearings favoured a larger committee than this, at least five members seeming desirable. Experienced social workers, rather than members chosen from their standing as officers in any organization, were recommended. Ensign Pace, of the Salvation Army, said: "Concerning the administration, that needs wisdom and whole-hearted soul, and no one ought to be in that work who is not in it with his heart." Dr. Skinner Gordon

said: "With regard to administration great care should be exercised and great care should be taken not to link it up with Juvenile Court work, dependent children's work, etc., for fear the mothers should feel that it was connected in some way with charity."

Discussing the personnel as suggested by the Mothers' Allowances Committee, Mr. W. H. Lovering, President of the Canadian Club, Hamilton, thought that the number of members should be increased. He said: "I don't think these officers alone would be sufficient. I don't think it would create the personal interest that would be necessary." Mr. W. R. Rollo, Trades and Labour Council, Hamilton (now Minister of Labour), said: "I don't see why a judge should have preference on a committee of this kind, or even a member of the Council. I think if the whole committee were appointed from public-spirited citizens, who have had experience in this work, it would be far better than to put a judge on just because he was a judge, or a member of the City Council on, just because he belonged to that Council. I believe that has been the trouble with a lot of these commissions. They have not been composed of men and women who have had experience in the line of work they have been called upon to administer, and while they are doing their best, they don't understand their work." Dr. Mullin said: "The great danger in connection with our private charities is that people who are prominent socially get their positions on account of that, and we have no guarantee that they make any scientific study of the problem they are working on. I would make sure that the Local Committees were selected on account of their knowledge and interest in the problem."

The constantly changing membership of Municipal and County Councils was used as an argument against one of their number serving as such on a Mothers' Pensions Board. There is also no assurance that at any one time a member with knowledge of and interest in social problems may be available. The significance of co-operation with Municipal and County Councils because of their financial responsibility is evident, however, and a representative either from their own body or chosen by them, seemed to certain speakers almost necessary.

An expression of opinion uniform throughout was that the services of women should be largely sought on the various committees, women of experience in social work and with some knowledge of conditions in a working man's home.

Socially minded men and women, especially qualified for the work, may be found in many communities, and appointments to the local boards from their number might be made by the central commission. There was an opinion that two of the local members, at least, might be chosen in this way.

In order to assure uniformity, local boards should receive their regulations and record forms from the central body; they should work in conjunction with the supervising agents sent out by the central body; and their recommendations on all cases in their respective districts should be duly considered before action in the disbursement of funds should be made by the Provincial commission.

Manitoba:

The regulations on this point in Manitoba read: "While each municipality must appoint a committee of not less than three persons, of whom one must be a woman, five in most places would be advisable, two of whom should be women, whose duty it shall be to receive applications for allowances, investigate all applications received, forward a complete record of all investigations to the Provincial Government, and supervise every family receiving an allowance. No member of any municipal committee receives any remuneration from the Provincial Government."

Saskatchewan:

In Saskatchewan, the regulations make no reference to any local authority other than the council of the municipality.

Alberta:

In Alberta the law provides: "There shall be appointed by the Council in every city and town in the Province one or more inspectors whose remuneration shall be fixed and paid by the Council, and whose duty it shall be to receive applications for assistance under this Act, to enquire into any case brought to his or her attention, and generally to do and perform such matters and things as may be required by this Act, or by any regulations passed hereunder."

In localities other than cities and towns in Alberta no special organization is provided for.

Supervisory Agents:

The experience of the Board of Pension Commissioners and of the management of the Patriotic Fund has shown the value of home visitors in the administration of any form of "outdoor relief." The aim of such administration is to keep in mind the welfare of the families for whose benefit the scheme is designed, and at the same time to safeguard the interests of the community by preventing an unintelligent distribution of public moneys, or the use of the funds for partisan or political ends. The need of an adequate preliminary investigation of each application for a pension is, therefore, evident, and the evidence of those experienced in this procedure is generally that these investigations, and subsequent visits, would be made by trained social workers appointed and paid by the Provincial Commission.

Mrs. Adam Shortt said: "As far as we have read, it is the supervising and personal touch that helps to make good the distribution of funds under the Mothers' Allowances Act. It is the advice and supervision of the visiting distributor, if I may call her so, that helps the woman to have courage and to do the best with the sum allowed her. I thoroughly and absolutely believe in investigating every case and keeping in personal touch with the case as long as it is a beneficiary of the fund. They should know there is somebody who represents the fund they are getting who knows how it is being expended."

That there should be a trained staff of visiting officers, giving their whole time to the work, and paid,

was approved by all speakers at the Hearings. That their choice should be made strictly on a basis of merit is emphasized by the evidence of those States who have had experience, not always fortunate in this direction. A central executive full-time staff, appointed and paid by the Government, to work with the Provincial Commission and to direct a force of visitors throughout the Province, is the generally approved plan. This means proper supervisory care, provided by competent, responsible, and salaried probation officers.

IX.

RECOMMENDATIONS.

Before bringing the report of this investigation to a close it is our duty under instructions to make recommendations, based upon research into legislation and testimony elsewhere and into conditions in Ontario, as to possible mothers' allowances legislation for this Province at this time.

We have endeavoured in our report to give an impartial view of facts and conditions as we have found them and of the evidence presented at our Public Hearings. In recommending immediate legislation our personal judgment, as to the demand and need within the Province and the situation in which the present Government may find itself in presenting and administering a Mothers' Allowances Act, has necessarily been the determining factor.

With a large body of evidence before us, we record our recommendations below. Analysis of the terms suggested shows that our position is comparatively conservative. The reason for this is that, while, like the many social workers with whom we have consulted, and who have pled the case of all families of children whose fathers for any reason are failing to support them, we also recognize the general need; still we believe that a sound foundation, well-laid, is the best assurance of a really adequate administration, and to secure this at the beginning of so new an undertaking, the doors should not be thrown open wide to all classes of applicants.

After some experience, recommendations will doubtless be forthcoming which will lead toward an increasingly flexible application of the fund. Ultimately, when

experienced workers are assured, we believe strongly that such flexibility is desirable.

An Act to provide for the payment of allowances in certain cases to the mothers of dependent children.
Title: The Mothers' Allowances Act.

1. Basis.

Allowances available for mothers of children under the following conditions:—

Mother:

1. Conjugal Status:

- (a) Widow.
- (b) Wife of an inmate of a Provincial Hospital for the Insane.
- (c) Wife of a man who is totally disabled.

2. The mother must be in every way a suitable guardian for her children.

Children:

- 1. Allowances available only to families of *two or more* children.
- 2. The children shall be under fourteen years of age.
- 3. The children shall be in the immediate care of their mothers.

Family:

1. Nationality:

Father, a British subject; or mother, a British subject before marriage.

2. Residence:

- (a) Mother and children actually resident in Canada at the time of the death or total disability of the father.

- (b) Mother actually resident in Canada for a period of three years immediately prior to the application for an allowance.
- (c) Mother actually resident in Ontario at the time of application and for a period of two years immediately previous.
- (d) Continued residence in Ontario of the family while in receipt of allowance.

3. Economic Status:

- (a) Mother and dependent children do not own property valued at more than \$2,000.
- (b) Mother and dependent children do not own more than \$500 cash or securities (other than household goods) convertible into cash.
- (c) Children dependent upon their mother for support, and in such circumstances that they will not be properly cared for without Government aid.

2. Amount of Allowances:

The amount of the allowance shall be determined in each case by the Commission after receiving the recommendation of their investigators. In each case the aim shall be to provide an amount adequate to secure for the child proper home care, at the same time with some reference to the actual cost of the support of a child in a public institution. It is necessary that a *maximum per family* should be determined, based on a cost of living budget.

3. Source of Funds:

The cost of administering the Act, that is, of the central organization should be borne wholly by the Provincial Government. Allowances should be payable on the recommendation of the Commission from *an annual legislative appropriation* for that purpose; *one half* of the amount, however, to be a direct charge upon the municipality (to be named by the Commission), in which the beneficiary has established residence. No municipal corporation should be so chargeable unless the beneficiary has resided in the municipality continuously for at least one year.

4. Administration:

General principle—strong central control with local co-operation.

Provincial Commission:

1. Five members to be appointed by the Lieutenant-Governor in Council.
2. Two members to be women.
3. Members to serve without remuneration, excepting that a per diem allowance may be provided during regular sessions.
4. Provision for the retirement annually of one member of the Commission, the length of the initial term of service from one to five years, to be determined for the individual members of the Commission by arrangement. All members subject to reappointment, and after the first year of the operation of the Act, all appointments or reappointments to be for five years.
5. In the event of a vacancy on the Commission, due to the death or retirement of a member, the person

chosen to fill the vacancy to hold office until the end of the period which would have completed the service of the retired member.

6. A chairman and a vice-chairman to be appointed annually by the Lieutenant-Governor in Council.

7. The presence of three Commissioners necessary to constitute a quorum.

8. One or more vacancies on the Commission not to impair its authority provided that there remain active at least three members.

9. The powers of the Commission to include: Recommendation to the Lieutenant-Governor in Council regarding the appointment and salaries of an executive secretary and such visitors, clerks, etc., as may be deemed necessary for the administration of the Act; prescription of the duties of such staff; and investigation into and consideration of all applications for allowances, with power to fix the amount of such allowances, if any, and to direct the payment of same.

10. On the recommendation of the Commission, the Lieutenant-Governor in Council to make regulations governing the appointment of local committees, and regarding methods of administration, including forms of application, reports, residence of beneficiary, etc., such regulations to become effective immediately on the approval of the Lieutenant-Governor in Council, or on a day named by him for that purpose.

11. The Commission to receive and consider recommendations from local committees and to have full supervisory powers, and the final decision in all matters affecting allowances.

X.

**ESTIMATE OF COST BASED ON THE ABOVE
RECOMMENDATIONS.**

1. Children of widows only:		
1. Including all children up to 16 years (page 62)	\$1,078,440 00	
2. One-child family excluded (page 63)	847,200 00	
3. Non-British excluded (page 63)		\$818,396 00
2. Add families of incarcerated insane, excluding one-child family and Non-British (page 66)...		8,400 00
3. Add families of men totally disabled, excluding one-child family and Non-British (page 67)...		168,240 00
Total cost		\$995,036 00
4. Reduce the age of the children eligible from 16 to 14 years, i.e., 10% reduction in cost (page 63) Final estimate, \$995,036.00—\$99,503.00=		<u>\$895,533 00</u>

These estimates represent the probable expenditure, provincial and municipal and allow for approximately a three-year development. As allowances to the Commission and salaries of the executive secretary and other staff have not yet been considered, there is no attempt to include these in the above amount. However on analogy with other Government branches an appropriation of from \$20,000 to \$25,000 a year should meet administrative expenses.

XI.

SOCIAL, MORAL AND ECONOMIC RESULTS OF MOTHERS' ALLOWANCES LEGISLATION.

That progress in the Mothers' Allowances movement since the first "Mothers' Pension" law was passed in the State of Missouri in 1911 has been marked by changes in legislation and methods of administration is a fact which might have been anticipated and which is of especial interest to present-day undertakings. Where there have been criticisms offered or mistakes acknowledged, it is well to make note of the arguments or the circumstances, and take example from the pioneer movements. Where results are encouraging, justification is found for the spread of this form of social legislation, now passing on out of the experimental period.

Reports on Mothers' Pensions in operation are available for some years back. Speaking in 1916 at the Conference on Social Insurance called in Washington, D.C., by the International Association of Industrial Accident Boards and Commissions, Mr. S. C. Kingsley, of Chicago, summarized the objections to Mothers' Allowances most frequently advanced under three headings, *viz.* :

"1. That pensions do tend to pauperize the individual, on the one hand, and, on the other, offer a corrupting possibility to office-holders, while at the same time tending to relieve relatives and friends of normal responsibility at the tax-payers' expense.

"2. Again, that the administration of relief to dependent families can better be done by private agencies, because more attention is given to investigation and to proper supervision; that the services of friendly visitors and of trained and experienced

social workers are needed; that it is comparatively easy to raise money from private sources for dependent mothers who are mentally and morally fit and otherwise efficient as home-keepers.

"3. Again, it is urged that social insurance or some other more equitable and satisfactory system should be evolved which would meet the two-fold object of relief and prevention.

"It is declared by advocates of social insurance that 'the mothers' pension idea is not in harmony with the principles of social insurance; that it is merely a revamped and in the long run an unworkable form of outdoor relief; that it has no claim to the name of pension and no place in the rational scheme of social legislation, and offers no element of prevention or radical cure for any recognized social evil; that it is an insidious attack on the family and injurious to the character of parents; that when administered by the juvenile court it imposes an unjustifiable burden at a time when such courts are having more than they can do to discharge their functions; that it illustrates all that is objectionable in State socialism, without representing the idea of social justice which the socialist movement, whatever its faults, is constantly bringing nearer.'

"We can give only brief comment on these three general objections. The real friends of the mothers' pension idea frankly recognize the force of all the points covered in the first heading. In many places they have heartily co-operated with the juvenile court or other tribunal charged with the administration of the law. They observe that public functions on every hand need the co-operation, the interest, and vigilance of all good citizens. They readily recognize that the possibility of direct grants from any source offers subtle temptation to designing people, and believe that such laws should be carefully drawn with all proper safeguards provided, and that the best grades of work which can be commanded are needed in their administration. They recognize that a thorough knowledge of facts and a proper supervision are absolutely essential.

"On the second general objection it is to be observed again that 29 States have already enacted mothers' pension laws. Many of these States have a full complement of charity organization societies and other private relief agencies and systems of outdoor relief as well. These agencies have not succeeded in convincing the public that they have satisfactorily met the problem of keeping mothers from overstrain and worry, from premature breakdown and collapse; or of keeping children around their own firesides—in short, that the scheme of private and public relief has been adequate to the task. The public is aware that private charities are always complaining of deficits; that urgent appeals continually reach the desks of office men and householders announcing that the bitter cold weather has caused unusual poverty or that a hot spell has made an unusual amount of suffering; that unemployment has made it impossible for a number of people to get work, or that unusual prosperity, while it gives work to those who are able, on the other hand has made commodities very high so that those who are not well or strong are more burdened than ever; that there is an unusual amount of distress which this or that society cannot relieve unless the generous public will subscribe. The people are aware that, in addition to these, many other circumstances, such as outbreaks of contagious disease, are the occasion for urgent appeals. They have observed that it is difficult for a society to assure a mother with little children, whose need will extend over a considerable period of time, that she can place dependence on a sum sufficient to keep her from worry and strain and premature breakdown, while the agents of the society who would like to make these promises are not sure of their

tenure of office on account of definite deficits or the uncertainty of obtaining sufficient funds.

"They have observed also how difficult it is to make an impression on the general administration of outdoor relief, with its fixed rations and its limitations of amounts to be given, and with its rules about observing the calendar with reference to cold or heat and the months of the year when relief will be granted at all. They have realized that the results of these inadequacies cannot be ascertained or determined at any given moment. People do not die of starvation or from the stress of overwork and neglect in any dramatic way or in any large numbers or at given places. The results of lack of care are so gradual as to be almost imperceptible and graduate into many forms of illness and breakdown which lead the victims into hospitals, institutions for defectives, jails, and other of our institutions prepared for the final results of social neglect.

"There is, lastly, the idea that instead of mothers' pensions or direct relief of this sort, these needs should be met through social insurance. There is probably no judge of the juvenile court and no relieving agency, either public or private, that would not welcome any measure that would meet these needs in a better way. They would be glad to leap the hyphen and usher in any more perfect order. Indeed many of these people are advocates of social insurance, and their experiences in this field only tend to make them more eager for its establishment in this country. They want to be as practical as they can, however. It is not yet installed, and as one reviews the families aided by the funds-to-parents law one wonders whether social insurance will ever afford care to the general clientele of the funds-to-parents laws.

" Of the 337 families in the care of the funds-to-parents department of Chicago, 25 of the breadwinners died at ages 20 to 29, 165 at 30 to 39, 107 at 40 to 49, 25 at 50 to 59, and 3 were over 60. A great many of these men were casual laborers or in unskilled or partially skilled trades. They had in general short tenures of employment.

" Without knowing exactly what provision social insurance will make if adopted in this country, one cannot tell how many of these people would benefit or what amounts would accrue. As stated before, social workers generally will welcome and are working for measures that will compensate for sickness, accident, and death and that will by their very operation tend to make industry and the public generally work for and install measures of prevention and for health promotion."

So much for argumentation, according to Mr. Kingsley. For direct evidence as to definite results under well considered legislation and competent administration we look to reports from various communities.

In New York City (1916) :

Administrative experiences by W. H. Mathews: "Our paid staff for the greater part of the year has been 24 investigators, 3 stenographers, 2 clerks and an executive secretary. Appropriations for the same sized staff have been made for the year 1917, the total annual pay roll for this purpose being \$33,720; also an appropriation of a million and a quarter dollars for allowances, \$725,000 more than was appropriated for the year now ending, has been allowed for 1917.

" Not a great deal has been accomplished by way of taking children out of institutions. In the 2,298 families to whom allowances have been granted there

are 5,934 children. Of this number but 468 are children who were in institutions and who have been returned to their parents through the board of child welfare. However, it is more important in my mind to keep children out of institutions than to take them out after they have been once committed, and that we are doing. The number of children committed to children's institutions supported by the city was 984 less during the six months from May 1 to November 1, 1916, than during that same period of the preceding year.

"There are some weak spots in our work as it is now being done. We are not, in my opinion, doing the amount of health work among the children of these families that we should. The fact that some 45 per cent. of the fathers died of tuberculosis puts a serious responsibility upon us to know the exact condition of health of the children in these families, many of whom were undoubtedly more or less exposed during the latter part of the father's illness. The same careful work should be done in other matters of health; that is, we should be able to know definitely at the end of each six months just what has been accomplished in these families in terms of better health, school attendance, etc. This will not be possible to any full extent until we have a larger staff of workers than is at present assigned to us. That is one of the things for which we must work this year.

"Personally, I believe there is more likelihood of getting into the minds of recipients the fact that return will be expected in terms of good citizenship when such assistance comes from the State than when it comes from private individuals. I believe I have seen evidence of that."

In Chicago (1916) :

Administrative experiences, by Edith Abbott: "The next point of interest is that of the adequacy of the relief granted. It is, of course, an old story that there is no scientific method of determining what adequate relief is. The Chicago pensions range from \$15 to \$60 a month, depending upon the number of children, supplementary resources available, health of the family, and particularly the health of the mother, who is expected to do some work if the officer finds that it can be done without injury to her health or neglect of her home. The pensions of the Chicago court may not be adequate, but they certainly give the pensioned families larger incomes than are enjoyed by the great mass of independent wage earners' families, when allowance is made for the fact that there is no adult male wage-earner to be supported out of the family income. There can be little question also that the standard of relief is more adequate than in the case of families who are being supported by private charities in Chicago.

"The present method of paying funds is deplorable. The women assemble at the county agent's office; await their turn in just the same way as applicants for county aid have always had to do. The result is gossip among the women and consequent dissatisfaction. Such a public distribution is demoralizing and destructive of self-respect among these people. Moreover, children are being kept out of school to accompany their mothers to the county agent's office on the day the funds are paid. It seems to the committee entirely practicable that the payments should be bi-monthly instead of monthly, and in the homes by mailing a cheque. Failing this, establishing centres in neighborhood banks might solve some of the difficulties of payment."

"A typical case is that of the Meyer family, which came to the attention of the court when the father had been dead about three years. He had been a wool worker, American born, earning about \$48 a month, and at his death left \$900 insurance. There were four children, ranging in age from two years to nine. Both Mr. and Mrs. Meyer had relatives in the city, but they were poor and had large families, and were unable to help much or regularly. After paying funeral expenses and debts, the mother managed to support her family for three years on the remainder of the insurance money, and what she could earn at home sewing. She managed to keep the family together without charitable assistance, but was doing it at the expense of her health, and the family were not being adequately fed. It was at this time, in January, 1913, that the municipal tuberculosis sanatorium referred the family to the court for a pension. The mother had been found to be tubercular, the three boys had tubercular glands, the children were all undernourished, and the physical condition of the whole family seemed to be going down very rapidly. The doctors said that Mrs. Meyer ought not to work any longer, and she promised to "sew up" what she then had on hand and to stop work until her condition was improved, when this pension of \$10 per child was granted. This \$40 a month was the maximum pension that the court was willing to grant at that time; but as it was not sufficient, in view of the tubercular condition of four members of the family, the White Cross League were asked to contribute and furnished special diet of milk and eggs for nine months. Mrs. Meyer's condition improved so much that at the end of this period she was able to earn about \$7 a month without detriment to her health. In the meantime, the family

had been moved from four small rooms over a little grocery store to a new and more desirable flat where, in addition to four larger rooms, they acquired an attic, a garden, and a porch which could be used for a sleeping porch. The municipal tuberculosis sanatorium fitted this with blankets and bedding, so that the mother and one child were able to sleep out.

"During the three years since the family have been pensioned the officers of the court have co-operated with the municipal tuberculosis sanatorium in restoring them to health. The two younger children were placed in an open-air room and sent to the country in summer. The mother has done her part faithfully, and she is now "paroled" by the sanatorium as a closed case. One child, however, failed to gain as he should, and in the summer of 1916 was sent to a sanatorium, where he is now improving.

"When William, the eldest boy, became 14 the court reduced the pension to \$30 a month, as he had sufficiently recovered to be able to work. But the boy had entered high school and was very eager to finish his two-year business course. Since the court could not continue this pension, the probation officer applied for help to the scholarship committee of the vocational bureau. They arranged that he should remain at school, and granted a scholarship fund of \$14 a month, a contribution to the family's income equal to the amount the boy could have earned. This arrangement is now in its second year, and William's progress at school has been very gratifying. In the summer he worked in a railroad office, and at present he is doing errands after school hours. He sometimes earns as much as \$3 a week, since a bonus is paid for promptness, and William is both ready and eager. These earnings he faithfully

turns over to the vocational bureau to repay them for his scholarship, because both he and his mother feel that no more should be accepted than is necessary to allow him to remain in school. Occasionally, however, the bureau returns some part of his earnings so that he may have some article of luxury, as a warm sweater, and William is always very grateful for what he calls a "present" from the bureau.

"Thus this family, which at the time the court took charge of it, had four tubercular members, has been able, because of a steady assured income and the friendly help of the probation officers in co-operation with other societies, to move to better quarters, to improve in health (only one member of the family is tubercular) and to keep the eldest child in school until he has had his high school business course. With all the aid the family has received, there is no evidence of any tendency to regard help as their rightful portion, but instead a sturdy spirit of independence is still so much alive that the boy of 15 is voluntarily and cheerfully turning over his weekly earnings to help pay for his scholarship."

Progress in Canada.

As Mothers' Allowances legislation in Canada is so recent a development—the Manitoba law is the first, passed in 1916—it is difficult to secure reports showing actual and tangible results, whether social, moral or economic. Reports which are available, however, with one accord express satisfaction with the undertaking. Mr. A. P. Paget, Secretary of the Manitoba Commission, writes: "School principals speak highly of the change noted in the children of beneficiaries under the Act, and Municipal Communities throughout the Province are

usually most willing to co-operate and do not complain of the increase in the Provincial levy for the purpose of financing the scheme." A recent statement of Mr. E. D. Martin, past chairman of the Manitoba Commission, reads: "During the time I was chairman of the Mothers' Allowances Commission, I was satisfied that the results were all that had been anticipated, and Alderman George Fisher, who has since been chairman, is enthusiastic over the working out of the Act. The yearly increases in the grants made by the Government for the work show how much the benefits are appreciated."

In this connection we note that the Provincial appropriations for Mothers' Allowances in Manitoba since 1916 have been:

1916 (5 months)	\$30,000
1917	51,000
1918	100,000
1919	200,000
1920 (anticipated)	350,000

The second Province to accept the responsibility of Mothers' Allowances was Saskatchewan, in 1917, and the Provincial appropriations here have been:

1918	\$10,000
1919	36,000
1920 (anticipated)	40,000

In Alberta, Mothers' Allowances were authorized in 1919, and the Provincial vote that year was \$50,000, to be supplemented by an equal sum from the municipalities.

Perhaps these figures, marking as they do the development of the Mothers' Allowances scheme, are the best index of the public estimate of the undertaking.

APPENDIX A.

CANADIAN MOTHERS' AID LAWS.

ALBERTA.

(Laws 1919, ch. 6.)

An Act Granting Assistance to the Widowed Mothers Supporting Children.

Section 1. This Act may be cited as "The Mothers' Allowances Act."

Section 2. In this Act, unless the context otherwise requires—

- (a) "Municipality" means any city, town, village, or municipal district;
- (b) "Council" means the council of any municipality;
- (c) "Superintendent" means the Superintendent of Neglected and Dependent Children appointed under The Children's Protection Act of Alberta.

Section 3. Appointment of Inspectors in Cities.—There shall be appointed by the council in every city and town in the Province one or more inspectors whose remuneration shall be fixed and paid by the council, and whose duty it shall be to receive applications for assistance under this Act, to inquire into any case brought to his or their attention, and generally to do and perform such matters and things as may be required by this Act or by any regulations passed hereunder.

Section 4. Aid to widowed mothers—Application.—Any woman who is a widow (or the wife of a person committed to a hospital for the insane under the Insanity Act, and actually an inmate thereof), and who, having in her custody a child or children under the age of fifteen years in the case of boys and sixteen years in the case of girls, is unable to take proper care of such a child or children, may by herself or through any other person on her behalf apply to the inspector of the city or town of which she is a resident for assistance under this Act.

Section 5. Investigation and report.—The inspector shall thereupon make a full and complete inquiry into the facts of the case, and shall forthwith report thereon to the superintendent, who, if satisfied that the case is a proper one for assistance under this Act, shall recommend to the Attorney-General the payment to such woman of such sum or sums in weekly installments as to the said superintendent may seem fit and necessary.

(2) The superintendent, when satisfied upon inquiry that any woman in any city or town is entitled to and requires assistance under this Act, may make a recommendation under this section whether or not an application has been made by or on behalf of such woman to an inspector.

Section 6. Payments.—When any recommendation as aforesaid is approved by the Attorney-General the woman mentioned therein may be paid out of the moneys appropriated by the legislature for that purpose the sum or sums specified in the said recommendation.

Section 7. Upon any subsequent recommendation for the termination, decrease, or increase of any payments made under this Act being approved by the Attorney-General such payments shall be discontinued, decreased, or increased in accordance with such subsequent recommendation, and so as to any further recommendation of the superintendent.

Section 8. Levy upon cities and towns.—The Attorney-General shall every three months forward or cause to be forwarded to the treasurer of each such city or town, a statement of all moneys expended under this Act during the next preceding three months in respect of any woman or women residing in such city or town; and the said city or town shall thereupon become liable to the province for an amount equal to one-half of the moneys so expended, and the said amount shall be paid to the Provincial Treasurer within thirty days after such statement is so forwarded, failing which the Provincial Treasurer may sue for and recover the same as a debt by action in his name against the said city or town as defendant.

Section 9. Other municipalities.—In municipalities other than cities or towns, the superintendent may make or cause to be made inquiry as to the necessity of rendering assistance under this Act to any woman who is a resident of such municipality, and

who, if she were a resident of a city or town, would be entitled to apply for assistance under section 4 hereof; and may thereupon in any fit and proper case make the like recommendation to the Attorney-General as in the case of cities or towns, in which case the superintendent shall forthwith forward to the secretary of such municipality, by mail prepaid, a notice of the recommendation so made setting forth the date and substance thereof.

(2) Recommendations made under this section shall be dealt with in the same manner as recommendations made in respect of a woman residing in a city or town, and the council of the municipality of which such woman is a resident shall be liable to the Province for an amount equal to one-half of the sums expended by the provincial treasurer in respect to such woman as shown by the statement forwarded monthly to the treasurer of such municipality, and the said amount shall be paid to the Provincial Treasurer within three months after the forwarding of such statement, failing which the Provincial Treasurer may recover the same in like manner as in the case of a city or town.

Section 10. How funds may be raised.—Notwithstanding anything in any Act or ordinance contained, all moneys required to be paid by any council under the provisions of this Act may be paid either out of the general tax fund of the municipality or out of a fund established by the levy of a special rate over and above the general rate of taxation of the municipality, and the council is hereby authorized to levy such special rate in each and every year, and the provisions of any such Act or ordinance limiting the rates to be levied by such council shall not apply to any special rate levied under this section: Provided, however, That the council may from time to time by by-law authorize its mayor (or reeve) and treasurer to raise by way of temporary loan such sum or sums as may be deemed necessary to meet all expenditures under this Act for the then current year, such loans to be made payable not later than the 31st day of December of the year following that in which such loan is made.

Section 11. Report to superintendent when aid should cease.—It shall be the duty of every inspector to make proper investigations as to all women within the territory over which he is appointed receiving assistance under this Act, and upon any such

woman ceasing to be a resident of the municipality or otherwise ceasing to be entitled to such assistance, the said inspector shall forthwith report the facts of the case to the superintendent.

(2) The liability of any city or town in respect of payments made by the Provincial Treasurer to any such woman shall not be affected by the fact of her having ceased to be entitled to assistance under this Act, if such fact has not been reported as aforesaid to the superintendent: Provided, however, that in case any moneys so paid are subsequently reimbursed to the Provincial Treasurer, the council shall be entitled to reimbursement from the Provincial Treasurer of the amounts paid by it in respect of the payments so made.

(3) In municipalities, other than cities and towns, it shall be the duty of the council to report to the superintendent in the case of any woman so ceasing to reside therein, or to be entitled to assistance under this Act, failing which the said municipality shall be and remain liable in respect of payments made to such woman, subject to a right to reimbursement as aforesaid.

Section 12. Residence.—For the purposes of this Act, a woman shall be deemed a resident of the municipality when she lives therein, and has habitually lived therein for a period of one year last past, and in case of dispute as to whether or not a woman is a resident of a particular municipality, the superintendent shall decide, and his decision shall be final.

(2) A woman having been a resident of any municipality shall not be deemed to have ceased to be a resident thereof during such time as she shall remain or be in the Province unless and until she shall have become a resident of some other municipality under the provisions of the first subsection of this section.

Section 13. Assistance for inspectors.—The council of any city or town may appoint any person or persons or any association to inform and advise any inspector appointed under this Act in the carrying out of his duties thereunder.

Section 14. Regulations.—The Lieutenant-Governor in Council may make such rules and regulations not inconsistent with the provisions of this Act as may be deemed necessary for the proper carrying out thereof.

Assented to April 17, 1919.

MANITOBA.

(Laws 1916, chap. 69, as amended by Laws 1917, chap. 56; Laws 1918, chap. 41.)

An Act to Provide Allowances for Mothers.

Section 1. This Act may be cited as "The Mothers' Allowances Act, 1916."

Section 2. Allowances to poor mothers—Conditions.—The Lieutenant-Governor in Council may set aside during each fiscal year, out of the consolidated revenue fund of the Province a sum or sums, in the whole not to exceed in any year the amount voted for said purpose in the supply bill of that year, to provide support or partial support for mothers of dependent or neglected children within the Province, and an allowance may be made therefrom to any mother of a neglected or dependent child or children whenever such mother is a widow or her husband is an inmate of a penal institution or insane asylum, or, because of physical disability, is unable to support his family, and the dependent or neglected condition of such child or children is due wholly or in part to the poverty of the mother and the want of adequate means to properly care for such child and the welfare and best interests of such child will be subserved by permitting it to remain in the custody of its mother.

Section 3. Mothers' allowances commission.—The Lieutenant-Governor in Council may appoint a Commission of not less than three and not more than five persons, male and female, or both, to administer said moneys, and in and by said appointment or subsequently may prescribe rules and regulations in accordance with which said moneys shall be expended, and in accordance with which said Commission shall be governed and act, and may prescribe, limit or extend its powers, and may prescribe returns and reports to be made by such Commission, or may appoint such Commission generally and approve of any rules and regulations the said Commission may make in respect of the matters in this Act, but no rules or regulations so made by the said Commission shall have any force and effect whatsoever until they shall have been approved by the Lieutenant-Governor in Council.

Section 4. Levy upon municipalities.—The Lieutenant-Governor in Council may authorize the Municipal Commissioner to levy upon the respective municipalities of the Province the whole amount so expended or such portion thereof as may be just to recoup or partially recoup the Province for the same, and such levies, when so authorized, shall have the same force and effect as if made under The Municipal Commissioners Act, and on receipt of any moneys so levied from a municipality the Municipal Commissioner shall pay the same over to the Provincial Treasurer.

Section 5. This Act shall come into force on the day upon which it is assented to.

Assented to March 10, 1916. Amendments assented to March 9, 1917; March 6, 1918.

Memorandum prepared by the Commissioners for the guidance of committees appointed by cities, towns and rural municipalities to assist in the administration of the Act.

Winnipeg, January 1, 1919.

1. Applications.

At the present time applications are only considered from widows and women whose husbands are confined in an insane asylum.

New applications or requests for a revision of a former allowance must reach the Commission's office not later than the 15th of any month if the allowance is to be allowed or revised for the following month.

It is quite legitimate for a mother whose normal children are now in institutional homes to make application for an allowance to enable her to make a home for them. Unless special circumstances warrant, the Commissioners will not entertain applications from women with only one child under working age.

2. Investigations.

The Commissioners do not wish applicants to be considered as applying for charity. A mother, when in receipt of an allowance, is receiving recognition for her services to the Province in bringing up her children.

It is the duty, therefore, of the municipalities to investigate carefully the fitness of the applicants.

Marriage, death, and Canadian citizenship must be proved by examination of the certificates, which certificates should be sent with the application form unless special reasons exist for not doing so.

History records as complete as possible should accompany applications.

All correspondence should be sent with the application form; the application form will be kept by the Commissioners, but the committee should make a copy thereof on the form provided for the purpose.

3. Municipal residence qualification.

Whilst order-in-council number 27423 prescribes a municipal residence qualification, this is of no effect at the present time in so much as the Government levies at large on all the municipalities of the Province for half the cost of all allowances granted, irrespective of the residence of the beneficiaries. So long, therefore, as an applicant has the necessary provincial residence qualification it is in order for a municipality to forward an application from a mother irrespective of the length of her residence in that municipality.

4. Co-operation to be sought from relatives.

The Act was not intended to relieve near relatives, *i.e.*, father and mother of applicant or applicant's husband, and brothers and sisters of either, of their responsibility for giving such assistance as they can. These near relatives should be seen where possible, and otherwise written to, to secure as much help from them as possible.

5. Estimate of expenditure.

Food.—The Commission have adopted the following monthly schedule for mothers who live under such conditions that they are obliged to purchase all their food, but it is realized that

mothers in small towns and rural districts, who are able to keep poultry and perhaps other stock, should not require as large an allowance for food.

Adult	\$9.50
Child, 1 to 3	3.50
Child, 4 to 6	4.50
Child, 7 to 10	5.00
Child, 11 to 14	7.00

Clothing.—The Commission has adopted the following monthly schedule for clothing:

Adult	\$5.50
Child, 1 to 3	1.50
Child, 4 to 6	2.50
Child, 7 to 10	3.00
Child, 11 to 14	4.00

Property.—When the interest charges on mortgages or agreements of sale, plus taxes and insurance, do not exceed the amount which would otherwise have to be paid for rent for a family, and provided that these charges are only upon property actually used by the family, an amount will be allowed monthly in lieu of rent sufficient to meet such charges when they fall due.

Cash.—Allowances will not be granted to mothers having cash assets of over \$200.

Insurance.—Inasmuch as the Commission is authorized by the Government to make special grants for reasonable burial expenses, no allowance can be made for life insurance; mothers holding life insurance may take the surrender value of the policy or convert into a paid-up policy.

Earnings of children.—The gross earnings of any member of the family should be stated, but only the amount paid into the home entered in the expenditure column.

Where boys and girls are competent to buy their own clothing the amount they retain for their own use will be increased, with a decrease in the amount allowed for clothing for the family.

Earning children should always be allowed some spending money of their own, but are expected to pay into the home as much as possible, thus allowing the family to become self-supporting at the earliest possible date.

6. Supervision of mothers under allowance.

A mother must not only satisfy the committee of her fitness to receive an allowance at the time of her application, but she must satisfy them that she is fulfilling the trust which has been placed in her; and on adequate, careful and helpful supervision the success or failure of the Act will largely depend.

Particular attention should be paid by the committee and supervising visitor to those points on which a monthly report is required covering health, earnings, housing, clothing, and school record. These monthly reports are not accepted by the Commission as a recommendation for revision of allowance, which must be submitted in separate form direct from the committee.

Changes in financial condition will be bound to occur. Working children will change to more profitable or less profitable employment, hence no family can be said to be properly supervised, for this reason if for no other, unless visited at least once a month. If possible these visits should be made during the first half of each month, so that any recommendations to the Commission for an increase or reduction in allowance may reach them before the fifteenth day of each month, and that the change may become effective by the first of the following month.

7. Presence of boarders or lodgers.

The policy of the Commission is entirely opposed to mothers under allowance seeking income from the presence of male boarders or lodgers.

8. Mothers deriving income by work done away from home.

The object of the Act is to enable a mother to give proper care to her children at home; mothers, therefore, any of whose children are below school age must not be encouraged to work out by the day.

9. That the personnel of all committees must include at least one woman as a member.

Commissioners:

ALD. GEORGE FISHER, Chairman
 MRS. T. R. DEACON.
 MRS. J. DICK.
 J. H. J. MURRAY.
 W. A. MATHESON.
 A. PERCY PAGET, Secretary.

Memorandum for the Guidance of Applicants and Beneficiaries under the Act.

Winnipeg, February 1, 1919.

The Mothers' Allowances Act provides for a monthly payment to mothers who have the necessary qualification.

1. The husband of an applicant at time of death or admission to an institution must have been or be a Canadian citizen.

2. An applicant must have been resident in the Province with her husband and family for two consecutive years previous to his death or admission to an institution. (See Order-in-Council No. 27423.)

Should an applicant have been absent from the Province not more than six months at the time of death or admission to an institution of her husband, provided she had previously fulfilled the requirements of the Act, she shall still be deemed eligible.

3. Marriage, death, and Canadian citizenship must be proved by examination of the certificates.

4. The applicant must have satisfactory recommendations as to her ability, character, and fitness for the proper care and training of her children.

5. The Provincial Government have required that applicants for an allowance under the Act cannot have more than \$200 cash assets.

Note.—At the present time only applicants are eligible who have more than one dependent child and who are widows or women whose husbands are confined in hospitals for the insane.

Administration of the Act.—The Mothers' Allowances Act, which was passed in March, 1916, provides for the appointment of five Commissioners who draft and submit to the Lieutenant-Governor in Council such rules and regulations from time to time as they consider necessary for the proper administration of the Act. The Commissioners receive no remuneration for their services.

Staff.—Provided for by the Act, the secretary, an assistant who acts as supervisor, and stenographer have been appointed whose duties are to attend to the proper carrying out by the municipal committees of the requirements laid down by the Commission.

Appointment of local committees.—While each municipality must appoint a committee of not less than three persons, of whom one must be a woman, five in most places would be advisable, two of whom should be women, whose duty it shall be to receive applications for allowances, investigate all applications received, forward a complete record of all investigations to the Provincial Government, and supervise every family receiving an allowance. No member of any municipal committee receives any remuneration from the Provincial Government.

Supervision.—The local committees are urged to secure the assistance of women who will voluntarily undertake the friendly visiting of families receiving allowances.

Monthly reports.—The local committee is expected to send to the Provincial Commission by the 15th of each month a visitor's report of all families benefiting under the Act; mothers are urged, therefore, to assist regularly in seeing that the committee receives the correct information for this purpose.

Applications or adjustments.—Municipal committees should meet at least once a month to consider the report of any applicant for an allowance, the consideration of monthly reports, and any adjustment that may be necessary. Recommendations, with all papers, are then to be forwarded to the Provincial Commission.

who carefully review same and endorse the local committee's action. Or if they are not satisfied, they may decide to return the application for reconsideration or revision. Every application which is signed must be sent to the Commission for consideration.

Co-operation to be sought from relatives.—The Act was not intended to relieve near relatives of their responsibility of giving such assistance as they can. The local committee may use their judgment as to whether relations outside of the Province are written to, but all relatives residing within the Province must be either seen or written to. The Commission do not think it necessary to communicate with relatives outside of Canada.

Property.—When the interest charges on mortgages or agreements of sale, plus taxes and insurance, do not exceed the amount which would otherwise have to be paid for rent for the family, and provided that these charges are only upon property actually used by the family, an amount is allowed monthly in lieu of rent sufficient to meet such charges when they fall due.

Insurance.—Inasmuch as the Commission is authorized by the Government to make special grants for reasonable burial expenses, no allowance can be made for life insurance. Mothers holding life insurance may take the surrender value of the policy or convert into a paid-up policy. If mothers wish to continue to carry insurance, the Commission have not prohibited them doing so, providing they do not ask for same to be included in the estimate of expenditure upon which allowances are granted.

Earnings.—The gross earnings of any member of the family must be stated, together with the amount paid into the home. Where the boys or girls are permitted to buy their own clothes, the amount they retain for their own use will be increased, and it will not be included in the amount allowed for clothes for the family. Earning children may be allowed some spending money of their own, but are expected to pay into the home as much as possible, thus allowing the family to become self-supporting at the earliest possible date.

Changes in financial conditions will be bound to occur. Working children will change to more profitable or less profitable employment, and the Commission have ruled that any recommenda-

tion for an increase or reduction in the allowance must reach them before the 15th day of the month, so that the change may become effective by the first of the following month. Mothers under allowances are expected to report any changes in children's earnings to the local committee as soon as they occur.

Changes not reported may seriously affect a mother's allowance and even lead to cancellation for cause.

Presence of boarders or lodgers.—The policy of the Commission is to prohibit mothers under allowance having male boarders or roomers whether any added income is secured or not.

Mothers deriving income by work done away from home.—The object of the Act is to enable the mother to give care to her children at home; mothers, therefore, any of whose children are below school age, must not be encouraged to work out.

Estimate of expenditure.—The following scale has been adopted by the Commission for food and clothing.

Monthly schedule for expenditure.—**Rent.**—Reasonable amount for adequate accommodation.

	Food.	Clothing.
Adult	\$9.50	\$5.50
Child, 1 to 3	3.50	1.50
Child, 4 to 6	4.50	2.50
Child, 7 to 10	5.50	3.00
Child, 11 to 14	7.00	4.00

Difference between income, if any, and the total estimate of expenditure is the amount of the allowance.

Payment of allowance.—Payment is made by cheque on or about the first of each month. The Commission forward the cheques of all mothers under the care of the local committee to the office of the secretary, who sees that they are mailed to the beneficiaries, except in the case of new applicants, when a mother is required to call at the office for her first cheque. Special grants or adjustments are included in the amount of the monthly cheque when same are granted.

SASKATCHEWAN.

(Laws 1917, 2d sess., chap. 68.)

An Act to Provide for the Payment of Pensions to
Indigent Mothers.

Section 1.—This Act may be cited as “The Mothers’ Pensions Act.”

Section 2. Aid to widowed mothers.—The Lieutenant-Governor in Council may set aside during each fiscal year, out of the consolidated fund of the Province, such sum or sums, not to exceed in the whole the amount voted for that purpose by the Legislature, to provide support or partial support for any mother who is a widow and who on account of poverty is unable to take proper care of her child or children, and who is otherwise a proper person to have the custody of such child or children.

Section 3. Levy on municipality.—(1) The Attorney-General may order the municipality to which the mother belongs to pay such sum as to him may appear reasonable, not to exceed three dollars per week in respect of each child whose welfare is in question, in order to recoup in whole or in part the amount expended by the Lieutenant-Governor in Council under the provisions of this Act in connection with such mother.

(2) For the purposes of this section the mother shall be deemed to belong to the municipality in which she last resided for the period of one year.

Section 4. Regulations.—The Lieutenant-Governor in Council may make regulations for the administration of this Act and the control of all expenditures to be made thereunder, and the appointment of all necessary officials.

Section 5.—This Act shall come into force upon a date to be proclaimed by the Lieutenant-Governor in Council.

Assented to December 15, 1917. In effect, February 16, 1918.

Regulations for Administration.

Regina, April 11, 1918.

The Executive Council has had under consideration a report from the Attorney-General, dated April 10th, 1918, stating that

it is necessary and desirable that certain regulations be approved for the proper administration of The Mothers' Pensions Act, which by proclamation became effective on the 16th day of February, 1918.

Upon consideration of the foregoing report, and on the recommendation of the Attorney-General, the Executive Council advises, under the provisions of section 4 of The Mothers' Pensions Act, in that behalf:

- (1) That the Superintendent of Neglected and Dependent Children be charged with the supervision of any matter or thing which may from time to time arise out of the administration of said Act.
- (2) That no allowance be paid to any mother save upon the recommendation of the Superintendent of Neglected and Dependent Children, and that in no case shall any allowance be paid in respect of any child of the age of sixteen years or over.
- (3) That the council of the municipality to which the mother belongs be notified of the allowance being made to the mother, and be charged with the responsibility of advising the said Superintendent of Neglected and Dependent Children of any change in the conditions surrounding the mother or children, or both, which by virtue of such changed conditions may affect the allowance made.
- (4) That the mother be paid such allowance in each case as may be determined by the Lieutenant-Governor in Council, the same to be made payable monthly, on the first day of each month for the preceding month, from the Legislature's appropriation for such purpose.

APPENDIX B.

PRISON LABOUR.

Revised Statutes of Ontario, 1914.

Chapter 287, Sec. 17.—The Ontario Reformatory shall be furnished with all requisite means for carrying on beneficial labour by the inmates in shops and the various forms of labour, having for its base, clay, sand, gravel, stone, lime, agriculture, horticulture and dairying in all their various branches.

20.—(1) The Lieutenant-Governor in Council may authorize, direct or sanction the employment of any prisoner upon any specific work or duty beyond the limits of the Reformatory.

(2) Every such prisoner during such employment shall be subject to all the provisions of this Act and to the Regulations and discipline of the Reformatory, and to such other regulations of the superintendent as may be prescribed by the Inspector.

24. All dealings and transactions on account of the Reformatory, and all contracts for goods, wares or merchandise necessary for maintaining and carrying it on, or for the sale of goods prepared or manufactured in the Reformatory, or for the hire, labour or employment of any of the prisoners either within or without the limits of the Reformatory shall be entered into and carried out by the Inspector of Prisons and Public Charities in his corporate name in behalf of His Majesty.

25. For more efficiently carrying on the industries at the Reformatory the Minister may cause an account to be opened in any branch in Ontario of a chartered bank of the Dominion of Canada in the name of the "Reformatory Industries," with a credit from year to year to cover what may be required for the year for the purposes of the business in connection with such industries, not exceeding the estimated sales of the year as reported to the Assembly by the Minister.

Chapter 288. (18).—The Andrew Mercer Reformatory shall be furnished with all requisite means for enforcing the performance of beneficial labour by the inmates thereof.

Chapter 292 with amendment. (10).—The regulations in respect to industrial farms other than those in the Provisional Judicial Districts may provide for requiring every person sent to the Industrial Farm to perform such work or service, at such times, for such hours, and at such trade or labour, as he may appear to be fit for, and for buying material therefor, and for selling the articles manufactured or produced therefrom, and for applying the earnings or part of the earnings of such person, for his maintenance or for the maintenance of his wife, children or other dependent members of his family, or for the general maintenance of the Industrial Farm, or towards aiding such person to reach his friends, or any place to which it may be deemed advisable to send him upon his discharge.

(2) The Lieutenant-Governor in Council may make regulations for the management and discipline of an industrial farm in a Provisional Judicial District and for prescribing the duties and conduct of the superintendent, officers and employees thereof, and as to the diet, clothing, maintenance, employment, classification, instruction, discipline, correction, punishment and reward of persons detained therein. 1914, c. 52, s. 3.

Chapter 293. (26).—The Lieutenant-Governor in Council may direct or authorize the employment beyond the limits of the common gaol upon any work or duty, the nature of which is specified in the Order-in-Council, of any person who is sentenced to be imprisoned with hard labour in such gaol under the authority of any statute of Ontario or for the breach of a by-law of any municipal corporation or board of commissioners of police.

APPENDIX C.
ORPHANAGES IN ONTARIO

Name of Orphanage	Location	No. in residence 1st of October, 1917	No. admitted during the year ending Sept., 1918	Total number maintained during the year	No. discharged during the year	No. of deaths during the year	No. remaining in residence on 30th Sept., 1918
Nazareth Orphanage	Cornwall	25	25	50	22	.....	28
St. Joseph's Orphanage	Fort William	89	112	201	101	.....	100
Boys' Home	Hamilton	64	30	94	41	.....	53
Girls' Home	"	40	45	85	37	.....	48
Infants' Home and Home for Friendless	"	54	178	232	147	.....	85
St. Mary's Orphan Asylum	"	118	79	197	79	1	117
Salvation Army Rescue Home	"	28	81	109	86	4	19
Orphans' Home and Widows' Friend Society	"	45	40	85	39	.....	46
St. Mary of the Lake Orphanage	Kingston	96	51	147	56	.....	61
Kitchener Orphanage	Kitchener	33	35	68	30	.....	38
Protestant Orphans' Home	London	31	55	86	49	1	36
Roman Catholic Orphans' Home	"	128	109	237	97	12	128
Salvation Army Rescue Home and Children's Shelter	"	29	113	142	91	16	35
Ottawa Boys' Home	Ottawa	10	47	57	48	9	9
Protestant Infants' Home	"	16	83	99	44	24	31
Protestant Orphans' Home	"	49	88	137	94	1	42
St. Joseph's Orphanage	"	211	212	423	193	1	229
St. Patrick's Orphanage	"	95	78	173	75	.....	98
Salvation Army Rescue and Children's Home	"	63	121	184	107	8	69
St. Vincent's Orphanage	Peterborough	33	48	81	33	.....	48

Loyal True Blue Orphanage.....	Picton.....	66	29	95	25	17	2	68
St. Agatha Orphan Home	St. Agatha.....	55	17	72	17	.....	55	55
Protestant Orphan's Home	St. Catharines.	22	11	33	14	.....	19	19
Boys' Home	Toronto.....	79	49	128	66	.....	62	62
Girls' Home	".....	69	34	103	51	.....	52	52
Home for Incurable Children	".....	29	5	34	4	2	28	28
Infants' Home and Infirmary	".....	81	193	274	156	45	73	73
Protestant Orphans' Home.....	".....	129	72	201	80	1	120	120
St. Mary's Infants' Home.....	".....	37	73	110	61	4	45	45
Sacred Heart Orphanage	".....	255	351	606	383	3	220	220
Working Boys' Home.....	".....	30	91	121	85	.....	36	36
		2,109	2,555	4,664	2,411	125		2,128

ORPHANAGES IN ONTARIO

Name of Orphanage	Total expenditure on maintenance account for the year ending 30th September, 1918	Average cost per inmate per day	Amount received from all sources other than Government	Total Government grant for the year 1918
	\$ ¢	cents	\$ ¢	\$ ¢
Nazareth Orphanage	10,072 96	0.27	8,897 00	188 98
St. Joseph's Orphanage	7,217 15	0.32	6,506 96	731 56
Boys' Home	6,160 89	0.37	5,925 37	446 54
Girls' Home	9,151 93	0.36	8,309 66	329 84
Infants' Home and Home for Friendless	14,167 30	0.35	14,362 74	742 19
St. Mary's Orphan Asylum	6,319 98	0.54	5,506 04	793 50
Salvation Army Rescue Home	8,413 44	0.60	7,978 78	510 50
Orphans' Home and Widows' Friend Society	5,587 54	0.18	4,867 27	277 82
St. Mary's of the Lake Orphanage	3,516 97	0.30	4,063 52	622 28
Kitchener Orphanage	6,510 57	0.46	6,303 18	231 64
Protestant Orphans' Home, London	14,771 38	0.31	13,746 71	280 90
Roman Catholic Orphans' Home				950 70
Salvation Army Rescue Home and Children's Shelter	4,941 03	0.33	4,445 25	537 66
Ottawa Boys' Home	3,842 50	0.98	3,133 02	78 04
Protestant Infants' Home	6,873 99	0.70	7,168 08	195 30
Protestant Orphans' Home, Ottawa	11,008 19	0.66	4,850 14	331 32
St. Joseph's Orphanage	21,752 68	0.26	20,112 35	1,679 86
St. Patrick's Orphanage				734 72
Salvation Army Rescue and Children's Home	12,106 98	0.50	10,793 74	827 18
St. Vincent's Orphanage	3,742 95	0.25	3,442 00	293 20
Loyal True Blue Orphanage	13,399 77	0.55	14,352 05	475 64
St. Agatha Orphan Home	5,152 36	0.25	4,116 82	403 50

Protestant Orphans' Home, St. Catharines	3,114 23	0.46	4,850 14	134 96
Boys' Home	14,596 48	0.54	13,508 74	532 84
Girls' Home	13,202 85	0.59	13,525 18	448 04
Home for Incurable Children	10,947 14	1.05	9,968 14	207 18
Infants' Home and Infirmary	17,034 27	0.64	14,818 43	882 84
Protestant Orphans' Home, Toronto	20,585 41	0.43	19,731 14	940 24
Sacred Heart Orphanage	36,515 36	0.41	34,458 21	2,108 01
St. Mary's Infants' Home	14,240 25	0.83	15,717 78	340 48
Working Boys' Home	9,155 48	0.67	10,085 04	270 20
	<hr/> 314,092 03	<hr/> 0.40	<hr/> 295,543 48	<hr/> 17,527 57

* Included in Hotel Dieu Hospital.

† Included in Refuge Branch.

Contributions by the city of Toronto to certain institutions, 1918:—

Victor Home for Women	\$570.00
Salvation Army Rescue Home for Women	500.00
Salvation Army Receiving Home	200.00
Good Shepherd Female Refuge	500.00
The Haven	1,999.92
Toronto Industrial Refuge	600.00
Home for Incurable Children	450.00
The Creche	650.00
East End Day Nursery	750.00
West End Creche	600.00
Danforth Day Nursery	350.00
Queen Street East Day Nursery	350.00
The Children's Aid Society	3,908.00
St. Vincent De Paul Children's Aid Society	1,600.00
Boys' Home	1,450.00
Girls' Home	1,158.90
Protestant Orphans' Home	1,295.55
Sacred Heart Orphanage	4,690.85
Jewish Children's Home	642.80
St. Mary's Infants' Home	1,557.40
Infants' Home	2,222.15
Total	\$26,045.57

From the Annual Report of the Social Service Commission of Toronto.

APPENDIX D.

Legislation re Illegitimacy.

In Ontario:

Revised Statutes, 1914.

Chapter,—Registration of Births, sec. 17:—

A person shall not be named in the register as the father of an illegitimate child unless he and the mother request that the name be so entered, and the Division Registrar shall write the word "Illegitimate" in the column for the name of the child immediately under the child's name. 8 Edw. VII. c. 28, s. 17.

His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of Ontario enacts as follows:—

1. This Act may be cited as *The Illegitimate Children's Act*, 1 Geo. V. c. 36, s. 1.

2.—(1) Any person who furnished food, clothing, lodgings or other necessaries to any child born out of lawful wedlock may maintain an action for the value thereof against the father of the child, if the child was a minor at the time the necessaries were furnished, and was not then residing with and maintained by his reputed father as a member of his family.

(2) Where the person suing for the value of the necessaries is the mother of the child, or a person to whom the mother has become accountable for the necessaries, the plaintiff shall not be entitled to recover unless the fact of the defendant being the father is proved by other testimony than that of the mother, or her testimony is corroborated by some other material evidence of that fact. 1 Geo. V. c. 36, s. 2.

3. No action shall be sustained under the next preceding section unless it is shown upon the trial thereof that while the mother of the child was pregnant with, or within six months after the birth of the child, she had voluntarily made an affidavit before a justice of the peace for the county, district or city in which she then resided, declaring that the person afterwards charged in the action is really the father of the child, nor unless such

affidavit was deposited, within that time, in the office of the clerk of the peace of the county or district, or of the clerk of the council of the city.' 1 Geo. V. c. 36, s. 3.

4. The affidavit shall not be evidence of the fact of the defendant being the father of the child, 1 Geo. V. c. 36, s. 4.

5. This Act shall not take away or abridge any right of action or remedy which, without this Act, might have been maintained against the father of an illegitimate child. 1 Geo. V. c. 36, s. 5.

Chapter 119, *The Devolution of Estates Act*, sec. 27.

(a) An illegitimate child or relative shall not share under any of the provisions of this Act.

(b) A person born out of matrimony shall not become legitimate by the subsequent marriage of his parents.

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